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THIRD ANNUAL AND THIRTY-SEVENTH
R E P O R T
of the
COMMISSIONER OF FINANCIAL INSTITUTIONS
State of Utah

To His Excellency

SCOTT M. MATHESON
Governor

For the Period July 1, 1982 to June 30, 1983

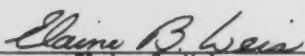

Elaine B. Weis
Commissioner of Financial Institutions

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STATE OF UTAH
Department of Financial Institutions

Personnel

Administration

Elaine B. Weis	Commissioner of Financial Institutions and Administrator of Consumer Credit
Marjorie A. Billings	Administrative Assistant to Commissioner
Dolores Butcher	Secretary to Commissioner
Richard L. Burt	Chief Examiner
George Sutton	Deputy Commissioner
Avon T. Francis	Program Specialist
Valerie Marchant	Office Specialist
Stewart G. Vernon	Deputy Administrator of Consumer Credit and Program Specialist
Hardy J. Rogers	Consumer Credit Specialist

Supervisors

Lynn J. Woolley	Supervisor of Banks
James E. Shaw	Supervisor of Savings & Loans
G. Edward Leary	Supervisor of Thrift Institutions
David A. Kwant	Supervisor of Credit Unions

Deputy Supervisors

Ronald R. Draughon	Deputy Supervisor of Banks
Ken Goddard	Deputy Supervisor of Savings & Loans
Garry R. Cox	Deputy Supervisor of Thrift Institutions
Mark H. Smith	Deputy Supervisor of Credit Unions

Examiners

David J. Barker	
Milton N. Hepworth	
Robert B. Mitchell	
Orla Beth Peck	
Lonny J. Stillman	
Richard C. Swenson	
Robert Bush	
Young T. Hong	
Paul West Martin	
Marilyn Mills	
S. Mike Van Meeteren	
Brent Gardner	
Rex A. Madson	
William Reuling	
Jeffrey D. Thomas	
William Opperman	
Tony Dmitrich	Bank Examiner Trainee

Clerical

Rebecca Hobbs	Office Manager
G. Irene Anderson	Office Specialist
Martha Henrie	Office Specialist

Members of State Board of Financial Institutions

Term Expires

Elaine B. Weis	Chairman	
Donald W. Bleazard		7-1-85
W. S. Brimhall		7-1-85
Leroy P. Taylor		7-1-87
J. Robert Thomas		7-1-87
Richard A. Van Winkle		7-1-85

STATE OF UTAH

OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

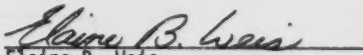
SALT LAKE CITY

To His Excellency, Scott M. Matheson
Governor of the State of Utah

Sir:

Pursuant to Section 7-1-211, Utah Code Annotated 1953, I submit herewith the
Third Annual and Thirty-Seventh Report of the Department of Financial
Institutions for the period July 1, 1982 to June 30, 1983.

Respectfully submitted,


Elaine B. Weis
COMMISSIONER

DEPARTMENT HISTORY

During the years 1896 to 1907 state banks were regulated and supervised by the Secretary of State.

In 1907 the Legislature passed a law creating the office of Bank Examiner to examine banks and other financial institutions, as requested of him by the Secretary of State.

The Legislature in 1911 passed a law providing for the office of Bank Commissioner, and designated the Secretary of State as the Ex Officio Bank Commissioner.

The Banking Department was created by an Act of the Legislature in 1913, with a Bank Commissioner to be appointed by the Governor with the consent of the Senate, and continues to function under the authority of Title 7, Utah Code Annotated 1953, as amended.

In 1967 the Legislature passed an act which amended Section 7-1-1, Utah Code Annotated 1953, as amended by Chapter 7, Laws of Utah 1963, providing for changing the name of the department to the State Department of Financial Institutions and changing the title of its chief officer to Commissioner of Financial Institutions.

Prior to July 1, 1969, the department supervised all state-chartered banks, building and loan associations, industrial loan corporations, small loan companies, and credit unions. The Utah Uniform Consumer Credit Code was enacted by the 38th Legislature, effective July 1, 1969, and the department was charged with the responsibility of administering this law along with the laws governing banks, building and loan associations, industrial loan corporations and credit unions. The Small Loan Act was repealed with provisions made for the licensing of the Supervised Lender under the Utah Uniform Consumer Credit Code. At this same time, the Regulated Lender, consisting largely of selling organizations in which consumer credit transactions are initiated, also came into being. The last named institutions, although not licensed, are required to file notification with the department.

The 1981 Legislature passed an act, SB-134, which was effective July 1, 1981, recodifying the laws governing financial institutions in the state of Utah. The Act clarified the supervisory powers of the Department of Financial Institutions; subjected previously unregulated financial services to supervision and regulation by the department; limited the jurisdiction of the department to prevent overlapping and duplicating regulation; granted state-chartered financial institutions the same operating powers as Congress has granted federally-chartered institutions, and provided for reciprocity with regard to the entry of foreign financial institutions.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to date

APPROPRIATION

July 1, 1982 to June 30, 1983

July 1, 1982 to June 30, 1983	1,326,200.00
From Financial Institutions Restricted Fund	
Share General Government Overhead	16,253.00
Total Appropriations for period shown	1,342,453.00

EXPENDITURES

July 1, 1982 to June 30, 1983

Personal Services	826,116.88
Employer's Contributions	
Retirement	146,298.16
Other Employment Benefits	95,990.84
Travel Expense	56,706.66
Current Expense	164,564.17
Capital Outlay	28,759.28
Share of Government Overhead	16,253.00
Total Expenditures	1,334,688.99
Balance of Appropriation Unexpended	
Lapsed to Restricted Fund Balance	7,764.01
Total expenditures for period shown	1,342,453.00

STATE DEPARTMENT OF FINANCIAL INSTITUTIONS

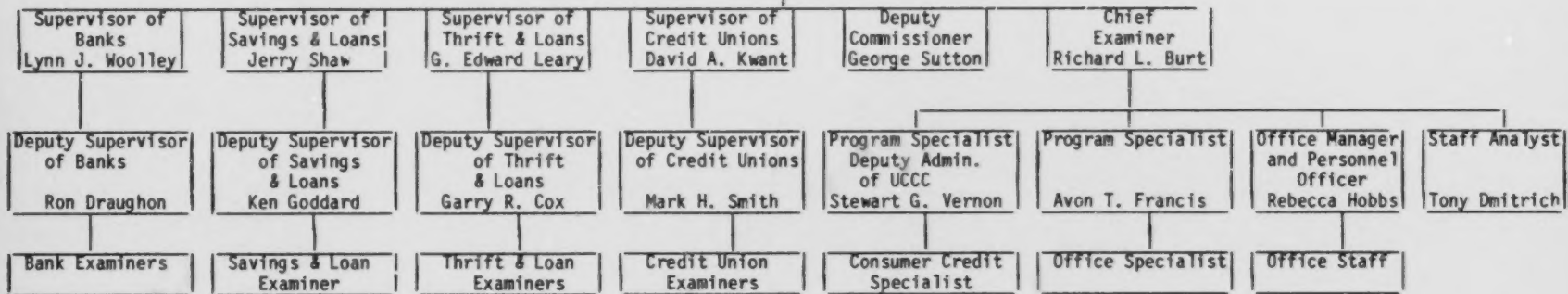
Governor
Scott M. Matheson

Commissioner
Elaine B. Weis

Financial Institutions Board
Donald W. Bleazard
W. S. Brimhall
Leroy P. Taylor
Richard A. Van Winkle
J. Robert Thomas

Secretary
Dolores Butcher

Administrative
Assistant
Peg Billings



CASH RECEIPTS
July 1, 1982 to June 30, 1983

FEES:

1982-1983

Banks	Supervisory & Examination Examination Fees - Trust Departments Unit and Branch Application Fees	379,244.09 438.00 4,000.00
Savings/Building & Loan Associations	Supervisory and Examination Fees Application Fees	74,093.43 2,000.00
Industrial Loan Corporations	Basic Fees Examinations Corporation and Branch Applications	67,613.00 83,572.88 6,300.00
Supervised Lenders	Basic and Volume Fees Examination Fee	16,068.50 2,748.38
Credit Unions	Basic Fees Examination Fees	217,224.55 106,777.25
Regulated Lenders	Registration Fees	96,342.83
Financial Institution Holding Companies	Annual Fees	1,200.00
Escrow Services		1,600.00
Miscellaneous	Sale of U3C Books, etc.	469.96
Reimbursements		1,812.78
Total Deposited with State Treasurer		1,061,505.65

CERTIFICATE

County of Salt Lake)
State of Utah) ss.

I, Elaine B. Weis, Commissioner of Financial Institutions of the State of Utah, do hereby certify that the foregoing are true and correct statements of the accounts as shown by the records of this department for the period July 1, 1982 to June 30, 1983.

Dated this 26th day of September, 1983, at Salt Lake City.

Elaine B. Weis
Commissioner of Financial Institutions
State of Utah

Subscribed and sworn to before me this
26th day of September, 1983.

Howard B. Simon
Notary Public

Residing at Salt Lake City, Utah
My Commission expires 1-1-84

STATE BANKS

STATE BANKS - June 30, 1983

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
Bank of American Fork 33 East Main	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim	Sanpete	1905	Curtis J. Armstrong	Roy M. Anderson
Bank of Iron County 78 East Center	Farman	Iron	1947	D. Robinson	Frankie Lou Bentley
Bank of Utah 2605 Washington Blvd.	Ogden	Weber	1952	Thomas R. Timmons	Richard L. Chamberlain
Barnes Banking Company 33 South Main	Kaysville	Davis	1891	Alan B. Blood	Douglas G. Stanger
Basin State Bank 363 East Main	Vernal	Uintah	1980	James Drollinger	Marlene Atwood
Bear River State Bank 57 East Main	Tremonton	Box Elder	1957	M. Douglas Hunsaker	Donald G. Stenquist
Bonneville Bank 1675 N. 2nd West	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Bountiful Valley Bank 510 South 200 West	Bountiful	Davis	1975	Gaylen Larsen	Dale Keddington
Brighton Bank 7101 Highland Drive	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Capital City Bank 2200 South State St.	Salt Lake City	Salt Lake	1977	Morton Parker	
Central Bank and Trust Company 202 South Main	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citizens Bank 2168 Washington Blvd.	Ogden	Weber	1978*	Gary S. Harris	Steven T. Hirst
Clearfield State Bank 180 South State	Clearfield	Davis	1917	Harold C. Steed	Cleon Wheeler
Commercial Security Bank 2491 Washington Blvd.	Ogden	Weber	1925	Robert H. Bischoff	John F. Howard
Continental Bank & Trust Co. 200 South Main	Salt Lake City	Salt Lake	1952*	A. L. Higgins	R. Zane Morrison
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City	Salt Lake	1978	Lynn B. Barney	Seth S. Mouritsen
Davis County Bank 12 West State	Farmington	Davis	1892	Carl W. Buchanan	Kay M. Christensen
Deseret Bank 46 South Main	Pleasant Grove	Utah	1971	Kay L. Jacobs	Mildred Sutich
Dixie State Bank 1 East Tabernacle	St. George	Washington	1970	John W. Hickman	R. S. Miles.
Draper Bank and Trust 9th East 12300 South	Draper	Salt Lake	1975	Dewey C. Bluth	D. Grant Johnson
Empire State Bank of Layton 1275 N. Hill Field Rd.	Layton	Davis	1980	Douglas F. Sonntag	James S. Evans
Family Bank 21 Harrisville Rd.	Ogden	Weber	1977	James W. Brown	Robert B. Isakson
Far West Bank 201 E. Center	Provo	Utah	1975	Edward V. Blanchard	Mark Somers
First Security State Bank 76 E. Broadway	Salt Lake City	Salt Lake	1887	Wayne J. Bear	Jay D. Knudsen
Golden Spike State Bank 25 N. Tremont	Tremonton	Box Elder	1979	Richard J. Nielsen	Preston Checketts
Guardian State Bank 142 E. 200 South	Salt Lake	Salt Lake	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank Gunnison City	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coates
Heritage Bank & Trust 4100 S. Redwood Rd.	Salt Lake City	Salt Lake	1977	John R. Starley	Douglas Larrabee
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City	Salt Lake	1973	Ronald Spratling, Jr.	Dolly Rasmussen
Lewiston State Bank 17 East Center	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
North Park Bank of Commerce 2190 North Main	North Logan	Cache	1975	Kent A. Webb	Ann Nielsen
Pioneer Bank 940 W. North Temple	Salt Lake City	Salt Lake	1976	William Lapsley	
Pioneer State Bank 311 S. State St.	Salt Lake City	Salt Lake	1979	Walter H. Davidson	
Rocky Mountain State Bank 2163 E. 33rd South	Salt Lake City	Salt Lake	1976	C. Alan Murdock	Judy W. Smith
Rocky Mountain State Bank of Bountiful	Bountiful	Davis	1979	C. Alan Murdock	Barry G. Gough
Sandy State Bank 140 West 9000 South	Sandy	Salt Lake	1977	Ronald A. Carnago	Clea K. Rasmussen
Silver King State Bank 1650 Park Avenue	Park City	Summit	1971	R. A. Wilde	Darlene Bennett
State Bank of Southern Utah 26 North Main	Cedar City	Iron	1957	L. A. Wheaten	Eldon W. Schmutz

<u>Name Of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
	<u>Loa</u>	<u>Wayne</u>	<u>1920</u>	<u>Guy L. Coombs</u>	<u>Martha May Ellett</u>
State Bank of Wayne 105 S. Main					
Sun Capital Bank 60 South 100 East	St. George	Washington	1974	D. E. Schmutz	John W. Allen
Tracy Collins Bank & Trust 107 S. Main	Salt Lake City	Salt Lake	1864	Charles P. Canfield	Rex Thornton
Union Bank 515 South 7th East	Salt Lake City	Salt Lake	1978	John Evans	Alan Whitchurch
United Bank 5595 So. State	Murray	Salt Lake	1973	Frank A. Nelson Jr.	Dorothy Ross Alder
Utah Bank & Trust 280 West 1500 South	Bountiful	Davis	1967	M. H. Atwood	Lloyd E. Moon
Utah Firstbank 3135 South 13th East	Salt Lake City	Salt Lake	1978	Harold E. Turley, Jr.	Mark C. Loosli
Utah Independent Bank 55 South State	Salina	Sevier	1977	Robert B. White Jr.	Mike Shaw
Utah Valley Bank 1200 South State	Orem	Utah	1977	John G. Wells	
Valley Bank & Trust Co. 185 South State	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy E. Barker
Valley Central Bank Main and Center	Richfield	Sevier	1972	Ferral D. Huntsman	Dennis O. Larsen
Wasatch Bank 1220 South 800 East	Orem	Utah	1971	Jackson Howard	Mary Lou Llewellyn
Wasatch Bank of Lehi 6th East & Main	Lehi	Utah	1979	Jackson Howard	Vern Bailey
Wasatch Bank of Pleasant Grove 225 South Main	Pleasant Grove	Utah	1975	Jackson Howard	Leonel E. Castillo
Weber Valley Bank 2910 Washington Blvd.	Ogden	Weber	1975	John G. Wells	Bruce F. Shepherd

* Date converted to a state chartered bank

STATE BANKS
Fifty-Four Banks - One Hundred Forty-Six Branches
June 30, 1983

Name of Bank	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Iron County	Parowan	Iron
Escalante	Escalante	Garfield
LaVerkin	LaVerkin	Washington
Bank of Utah	Ogden	Weber
Redwood Road	Salt Lake City	Salt Lake
Clearfield	Clearfield	Davis
Riverdale	Riverdale	Weber
Brigham City	Brigham City	Box Elder
Sandy	Sandy	Salt Lake
Roy	Roy	Weber
West Temple	Salt Lake City	Salt Lake
Eagle Gate	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
Ben Lomond	Ogden	Weber
Seventh South	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintah
Bear River State Bank	Tremonton	Box Elder
Bonneville Bank	Provo	Utah
Bountiful Valley Bank	Bountiful	Davis
Brighton Bank	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Capital City Bank	South Salt Lake	Salt Lake
City Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Spanish Fork	Spanish Fork	Utah
Payson	Payson	Utah
The Citizens Bank	Ogden	Weber
Roy	Roy	Weber
North Temple	Salt Lake City	Salt Lake
Kamas	Kamas	Summit
East Layton	East Layton	Davis
Clearfield State Bank	Clearfield	Davis
Sunset	Sunset	Davis
Clinton	Clinton	Davis
Syracuse	Syracuse	Davis
Commercial Security Bank	Ogden	Weber
21st South	Salt Lake City	Salt Lake
4th East 4th South	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Logan	Logan	Cache
Beehive	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Provo	Provo	Utah
Sugarhouse	Salt Lake City	Salt Lake
Orem	Orem	Utah
Tooele	Tooele	Tooele
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
North Salt Lake	North Salt Lake	Davis
Midvale	Midvale	Salt Lake
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Green River	Green River	Emery
Price	Price	Carbon
Wendover	Wendover	Tooele
South State	Salt Lake City	Salt Lake

University	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Olympus Hills	Salt Lake City	Salt Lake
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
Parleys View	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Dixie State Bank	St. George	Washington
Hurricane	Hurricane	Washington
Draper Bank and Trust	Draper	Salt Lake
West Jordan	West Jordan	Salt Lake
Sandy	Sandy	Salt Lake
Empire State Bank of Layton	Layton	Davis
Family Bank	Ogden	Weber
Harrison	Ogden	Weber
Roy	Roy	Weber
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Salem	Salem	Utah
First Security State Bank	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Cove Point	Salt Lake City	Salt Lake
Rose Park	Salt Lake City	Salt Lake
Atherton Center	Salt Lake City	Salt Lake
Canyon Center	Sandy	Salt Lake
Golden Spike State Bank	Tremonton	Box Elder
Guardian State Bank	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Heritage Bank & Trust	Salt Lake City	Salt Lake
Holladay Bank & Trust	Salt Lake City	Salt Lake
Lewiston State Bank	Lewiston	Cache
North Park Bank of Commerce	North Logan	Cache
Bear Lake	Garden City	Rich
Pioneer Bank	Salt Lake City	Salt Lake
151 South Main	Salt Lake City	Salt Lake
1735 South 300 West	Salt Lake City	Salt Lake
Pioneer State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank of Bountiful	Bountiful	Davis
Sandy State Bank	Sandy	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
Park City	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Long Valley	Orderville	Kane
Kanab	Kanab	Kane
Circleville	Circleville	Piute
State Bank of Wayne	Loa	Wayne
Sun Capital Bank	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
Brighton	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Midtown Office	Salt Lake City	Salt Lake

Holladay Office	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
Snowbird	Alta	Salt Lake
American	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
SLC International Airport #1	Salt Lake City	Salt Lake
SLC International Airport #2	Salt Lake City	Salt Lake
Woods Cross	Woods Cross	Davis
Sandy	Sandy	Salt Lake
North Salt Lake	North Salt Lake	Davis
Foothill Village	Salt Lake City	Salt Lake
Hunter (Copperview)	West Valley	Salt Lake
Union Bank	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Main Street	Salt Lake City	Salt Lake
Centerville	Centerville	Davis
Sugarhouse	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Utah Firstbank	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Utah Valley Bank	Orem	Utah
Spanish Fork	Spanish Fork	Utah
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Broadway	Salt Lake City	Salt Lake
Delta	Delta	Millard
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Highland Drive	Salt Lake City	Salt Lake
Olympus	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
East 39th South	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
West Jordan	West Jordan	Salt Lake
Foothill	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Granger	West Valley	Salt Lake
Taylorsville	Taylorsville	Salt Lake
South Temple	Salt Lake City	Salt Lake
Family Center	Salt Lake City	Salt Lake
Bennion Family Center	Salt Lake City	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Wasatch Bank of Lehi	Lehi	Utah
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah
Weber Valley Bank	Ogden	Weber
Riverdale	Riverdale	Weber

OPERATING STATE BANKS AND BRANCHES:

STATE BANKS - June 30, 1983	54
BRANCHES - June 30, 1983	146
STATE BANKS - June 30, 1982	55
BRANCHES - June 30, 1982	147
Branches approved but not opened	7

<u>Bank Charters Approved</u>	<u>Date Approved</u>	<u>Date Opened</u>
Golden West Bank, Orem	10-30-80	Expired 7-31-82

Branch Banks Approved:

Bank of American Fork Highland	12-20-78	
Central Bank and Trust Orem - Limited Service	12-16-81	10-1-82
Spanish Fork - Limited Service	1-25-82	Withdrew 3-14-82
Continental Bank and Trust University of Utah, Salt Lake City	7-19-70	
West Jordan	2-4-80	
Davis County Bank Layton	10-30-81	
Draper Bank and Trust Co. 10400 South Redwood Road, Riverton	7-28-81	
Family Bank 3200 Harrison Blvd., Ogden	10-22-81	11-22-82
Far West Bank Orem	10-29-81	
2200 North Canyon Road, Provo	3-4-82	5-12-83
Rocky Mountain State Bank 11500 South Redwood Road, Riverton	10-30-81	
Silver King State Bank Vicinity of Heber Avenue & Main, Park City	5-12-82	11-22-82
Tracy-Collins Bank and Trust 7220 South 2000 East, Salt Lake City	8-27-81	12-11-82
2700 South 300 West, Salt Lake City	9-25-81	9-28-82
Utah Bank and Trust Centerville - Limited Service	4-28-82	8-19-82
Utah Valley Bank Spanish Fork	8-27-81	8-5-82
Valley Bank and Trust 2nd South and State, Salt Lake City	8-6-80	8-9-82

Branches Closed

Date Closed

Commercial Security Bank 3793 West 3500 South	11-26-82
Bank of Utah Smithfield	6-30-83
Garland	6-30-83
Centerville	6-30-83
East Layton	6-30-83
Pleasant View	6-30-83
Plain City	6-30-83
North Roy	6-30-83
Huntsville	6-30-83

Branches Purchased

Date

Holladay Bank and Trust 3712 South 3500 West, by Capital City Bank	10-4-82
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Mergers:

Box Elder County Bank, Brigham City, merged into First Interstate Bank of Utah, N.A., on 11-1-82.

Conversion to National Bank

None

Change of Name

FMA Trust Company, Salt Lake City, changed name to Moore Trust Company, June 1, 1983.

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
The Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Golden Spike State Bank	Tremonton
Guardian State Bank	Kearns
Heritage Bank and Trust	Salt Lake City
North Park Bank of Commerce	Logan
Pioneer State Bank	Salt Lake City
Rocky Mountain State Bank	Salt Lake City
Rocky Mountain State Bank of Bountiful	Bountiful
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utah Firstbank	Salt Lake City
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
The Continental Bank and Trust Company	Salt Lake City
First Security State Bank	Salt Lake City
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
Moore Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York Corporation
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NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Ogden
Zions First National Bank	Salt Lake City

COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
SUPERVISED BY THE COMMISSIONER OF FINANCIAL INSTITUTIONS
June 30, 1983

The following is the number and size of financial institutions under the supervision of the State Department of Financial Institutions as of the dates shown:

June 30, 1983 No. of Institutions	No. of Branches	Name of Industry	June 30, 1983 Total Assets	June 30, 1982 No. of Institutions	No. of Branches	June 30, 1982 Total Assets	Increase or (Decrease)
54	146	State Banks	3,043,810,000	55	147	2,767,418,000	276,392,000+
11	178**	Savings/Building & Loan Associations	3,800,934,914	11	191**	3,680,382,506*	120,552,408+
187	62	Credit Unions	1,148,981,000	195	22	973,568,098	175,412,902+

Dec. 31, 1982 No. of Institutions			Dec. 31, 1982 Total Assets	Dec. 31, 1981 No. of Institutions		Dec. 31, 1981 Total Assets	
56	56	Industrial Loan Corporations	605,140,466	57	52	522,363,247	82,777,219+
44	#41	Supervised Lender Licenses	214,984,196	50	#47	275,440,666	(60,456,470)
1,795		Registered Regulated Lender	(not requested)	1,889		(not requested)	

#Additional locations

*Only the assets of the Kearns, Utah branch totaling \$419,611 are indicated rather than the total assets of Equitable Savings and Loan Association, Portland, Oregon.

**Includes out-of-state branches

CHANGES IN COMMON CAPITAL

	June 30, 1982	June 30, 1983
Bank of Utah	2,679,000	3,211,000
Basin State Bank	925,000	935,000
Deseret Bank	500,000	100,000
Dixie State Bank	634,000	697,000
Empire State Bank of Layton	750,000	500,000
Family Bank	443,000	491,000
Far West Bank	291,000	292,000
Sun Capital Bank	273,000	279,000
Tracy-Collins Bank and Trust	8,100,000	11,000,000
Utah Bank and Trust	1,211,000	1,339,000
Utah Firstbank	1,400,000	1,500,000
Wasatch Bank	263,000	316,000

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CONSOLIDATED REPORTS OF CONDITION OF ALL STATE BANKS IN UTAH
COMPILED AS OF JUNE 30, 1983
(Dollar amounts in thousands)

ASSETS	Cash and Due From Banks	U.S. Securities Direct & Guaranteed	Other Bonds & Securities	Federal Funds Sold	Loans Less Unearned Income & Loan Loss Reserves	Direct Lease Financing	Bank Premises Furniture & Fixtures	Other Real Estate	Other Assets	TOTALS
STATE BANKS										
Bank of American Fork	3,323	8,816	5,254	2,900	27,353	-0-	820	878	670	48,960
Bank of Ephraim	1,935	1,149	1,749	1,100	9,069	-0-	57	374	56	15,467
Bank of Iron County	1,021	1,609	610	-0-	17,411	-0-	796	1,076	669	23,194
Bank of Utah	18,055	12,904	9,577	8,700	79,540	-0-	6,203	669	4,097	139,745
Barnes Banking Company	3,623	9,311	6,570	1,400	19,146	-0-	407	12	880	41,349
Basin State Bank	1,366	-0-	291	1,000	11,322	-0-	1,106	235	946	16,266
Bear River State Bank	521	250	2,657	6,600	7,047	-0-	671	-0-	459	18,245
Bonneville Bank	1,712	-0-	-0-	1,600	5,505	-0-	251	-0-	179	9,247
Bountiful Valley Bank	800	1,026	-0-	479	9,506	-0-	254	-0-	303	12,368
Brighton Bank	1,544	-0-	301	1,200	15,017	468	980	-0-	356	19,866
Capital City Bank	2,176	3,409	912	-0-	15,405	-0-	1,208	-0-	742	23,852
Central Bank and Trust Company	3,413	15,010	6,121	1,300	35,427	-0-	3,753	1,143	1,600	67,767
Citizens Bank	4,929	6,504	2,710	-0-	56,170	503	1,750	4,219	4,613	81,398
Clearfield State Bank	5,175	4,400	6,490	3,900	16,886	-0-	900	30	350	38,131
Commercial Security Bank	93,849	51,541	58,444	9,500	356,665	1,102	14,957	5,153	11,787	602,998
Continental Bank and Trust Company	20,153	157,961	26,106	19,975	65,851	-0-	5,935	-0-	5,511	301,892
Cottonwood Security Bank	2,490	-0-	18	20	5,121	-0-	727	121	168	8,665
Davis County Bank	2,715	1,553	1,183	5,500	10,400	43	644	374	210	22,622
Deseret Bank	3,614	20,613	3,926	625	40,103	-0-	1,709	620	1,173	72,383
Dixie State Bank	2,708	2,415	3,788	500	19,350	-0-	2,563	429	563	32,316
Draper Bank and Trust	3,278	1,494	7,424	300	25,172	-0-	1,048	409	293	39,418
Empire State Bank of Layton	571	50	-0-	465	1,421	-0-	469	-0-	69	3,045
Family Bank	2,231	1,201	444	925	8,080	-0-	685	4	474	14,024
Far West Bank	3,153	250	40	650	15,118	-0-	949	345	618	21,123
First Security State Bank	7,833	8,546	3,775	18,200	64,356	310	2,451	90	2,496	108,057
Golden Spike State Bank	1,502	-0-	35	-0-	6,820	-0-	893	613	345	10,208
Guardian State Bank	2,023	200	-0-	880	14,101	-0-	449	418	1,650	19,721
Gunnison Valley Bank	669	1,105	2,817	400	10,308	-0-	56	-0-	406	15,761
Heritage Bank and Trust	611	528	15	700	3,764	20	396	13	142	6,189
Holladay Bank and Trust	1,836	600	949	250	5,099	-0-	654	153	113	10,654
Lewiston State Bank	4,050	1,459	3,139	2,250	10,466	-0-	213	61	454	22,100
North Park Bank of Commerce	805	-0-	20	575	6,499	-0-	506	352	447	9,204
Pioneer Bank	1,446	405	-0-	1,350	11,240	-0-	624	193	842	16,101
Pioneer State Bank	1,070	223	-0-	555	5,457	-0-	117	377	221	8,064
Rocky Mountain State Bank	1,146	600	31	1,100	11,029	-0-	255	326	713	15,200
Rocky Mountain State Bank of Bountiful	962	330	23	2,070	8,141	-0-	274	-0-	301	12,101
Sandy State Bank	1,594	858	320	2,258	8,464	-0-	438	477	643	15,044
Silver King State Bank	1,112	204	346	1,621	10,298	-0-	530	232	307	14,650
State Bank of Southern Utah	3,304	2,396	4,358	250	29,591	-0-	1,908	421	924	42,152
State Bank of Wayne	260	700	-0-	2,378	2,777	-0-	33	-0-	-0-	6,145
Sun Capital Bank	1,168	1,271	702	-0-	7,256	-0-	362	87	270	11,116
Tracy Collins Bank and Trust Company	21,262	34,119	23,209	28,560	156,497	-0-	12,345	4,712	8,714	289,418
Union Bank	3,702	-0-	-0-	2,346	20,269	2	318	750	803	28,190
United Bank	1,744	3,336	889	-0-	11,860	-0-	759	65	468	15,121
Utah Bank and Trust	6,119	-0-	9,579	14,800	27,958	-0-	893	483	1,310	61,142
Utah Firstbank	3,896	580	107	6,030	36,290	-0-	2,307	594	1,506	51,210
Utah Independent Bank	964	200	29	375	5,890	-0-	544	105	31	8,138
Utah Valley Bank	371	276	-0-	1,040	7,425	-0-	739	159	345	10,355
Valley Bank and Trust Company	52,456	34,790	39,513	14,000	292,607	1,545	19,344	4,137	10,252	468,744
Valley Central Bank	1,999	2,744	40	68	20,142	-0-	480	139	650	26,762
Wasatch Bank	1,899	1,199	883	3,350	16,030	-0-	552	1,485	797	26,195
Wasatch Bank of Lehi	1,746	20	-0-	1,550	3,935	-0-	580	57	115	8,003
Wasatch Bank of Pleasant Grove	1,123	574	198	1,200	5,405	-0-	203	99	363	9,165
Weber Valley Bank	1,393	726	-0-	2,142	13,215	-0-	1,088	237	234	19,039
	314,420	399,455	235,592	178,930	1,706,324	3,993	99,135	32,874	73,087	3,043,810

LIABILITIES	Demand Deposits	Time Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Capital Reserves & Undivided Profits	TOTALS
Bank of American Fork	6,588	57,664	-0-	542	-0-	125	2,575	2,465	49,960
Bank of Ephraim	2,197	10,551	-0-	-0-	-0-	50	600	2,089	15,487
Bank of Iron County	3,443	18,032	-0-	327	-0-	90	1,210	92	23,194
Bank of Utah	37,204	84,972	4,992	1,954	2,330	3,211	3,497	1,585	139,745
Barnes Banking Company	5,049	29,473	-0-	773	-0-	210	2,390	3,454	41,349
Basin State Bank	2,225	12,144	-0-	125	-0-	935	650	187	16,266
Bear River State Bank	2,180	14,107	-0-	571	-0-	250	950	187	18,245
Bonneville Bank	2,799	5,182	-0-	118	-0-	425	175	548	9,247
Bountiful Valley Bank	3,462	7,508	302	286	-0-	350	180	300	12,368
Brighton Bank	6,511	10,656	-0-	1,170	-0-	500	600	429	19,866
Capital City Bank	6,022	13,767	1,750	383	-0-	885	908	257	23,852
Central Bank and Trust	11,791	48,244	-0-	1,677	-0-	528	1,572	3,955	67,767
The Citizens Bank	12,652	57,874	1,778	3,201	10	965	3,266	1,652	81,398
Clearfield State Bank	7,732	24,481	-0-	693	-0-	385	2,100	2,740	38,131
Commercial Security Bank	122,829	379,134	49,990	8,946	2,523	2,625	25,500	11,451	602,998
Continental Bank and Trust Company	57,914	149,792	57,865	6,723	-0-	3,569	6,669	19,360	301,892
Cottonwood Security Bank	2,337	5,364	-0-	83	-0-	300	300	281	8,665
Davis County Bank	3,591	15,310	-0-	271	-0-	100	1,000	2,350	27,622
Deseret Bank	11,978	53,303	-0-	977	-0-	100	3,035	2,990	72,383
Dixie State Bank	7,681	20,406	650	999	-0-	697	570	912	32,316
Draper Bank and Trust	12,230	24,016	-0-	592	-0-	200	500	1,680	39,418
Empire State Bank of Layton	698	1,616	-0-	16	-0-	500	150	65	3,046
Family Bank	3,137	9,285	-0-	365	-0-	491	498	248	14,024
Far West Bank	4,165	15,290	-0-	301	-0-	292	439	636	21,123
First Security State Bank	16,558	72,727	6,582	2,609	1,600	1,000	5,200	1,781	108,057
Golden Spike State Bank	1,503	6,776	450	597	-0-	848	303	(269)	10,208
Guardian State Bank	3,301	13,839	-0-	169	-0-	1,100	1,200	112	19,721
Gunnison Valley Bank	3,169	10,129	-0-	218	-0-	100	800	1,545	15,761
Heritage Bank and Trust	2,720	2,875	-0-	145	-0-	280	218	(49)	6,189
Holladay Bank and Trust	1,760	7,281	-0-	121	300	702	161	329	10,654
Lewiston State Bank	2,025	16,916	-0-	260	-0-	300	1,700	899	22,100

North Park Bank of Commerce	1,990	6,130	-0-	398	180	548	406	(438)	9,204
Pioneer Bank	3,646	10,259	524	213	-0-	810	814	(165)	16,101
Pioneer State Bank	2,197	4,334	425	395	-0-	627	251	(165)	8,064
Rocky Mountain State Bank	3,030	10,704	11	189	-0-	300	750	216	15,200
Rocky Mountain State Bank of Bountiful	2,610	8,424	17	114	-0-	375	375	186	12,101
Sandy State Bank	4,016	9,396	123	560	-0-	500	178	271	15,044
Silver King State Bank	5,530	6,824	-0-	413	180	271	967	490	14,650
State Bank of Southern Utah	7,665	30,504	295	295	-0-	228	2,624	1,836	43,152
State Bank of Wayne	1,728	3,503	-0-	30	-0-	25	525	334	6,145
Sun Capital Bank	1,795	7,728	624	59	-0-	279	351	280	11,116
Tracy Collins Bank and Trust	52,944	192,432	18,688	5,081	5,740	11,000	417	3,094	289,418
Union Bank	7,992	17,697	-0-	440	-0-	665	1,252	144	28,190
United Bank	5,587	10,328	400	483	-0-	450	1,240	833	19,121
Utah Bank and Trust	19,984	34,324	-0-	456	-0-	1,339	2,348	2,600	61,142
Utah Firstbank	12,235	35,378	-0-	1,731	-0-	1,500	420	46	51,310
Utah Independent Bank	583	6,103	-0-	370	-0-	462	141	79	8,138
Utah Valley Bank	2,696	6,319	-0-	501	-0-	375	302	162	10,355
Valley Bank and Trust Company	97,786	312,256	12,957	15,638	1,300	12,940	6,147	9,620	468,644
Valley Central Bank	4,266	18,796	-0-	1,024	200	270	620	1,086	26,262
Wasatch Bank	6,637	16,826	383	663	-0-	316	1,446	176	26,195
Wasatch Bank of Lehi	914	6,260	-0-	400	-0-	183	183	63	8,003
Wasatch Bank of Pleasant Grove	1,803	6,485	-0-	101	-0-	238	415	123	9,165
Weber Valley Bank	3,830	12,844	14	1,084	-0-	652	390	217	19,038
	619,315	1,952,568	158,525	65,830	14,363	56,446	91,574	85,189	3,043,810

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Etaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of June 30, 1983

Name of Bank	Location	(Amounts in thousands)
		Total Resources
Bank of American Fork	American Fork	49,960
Bank of Ephraim	Ephraim	15,487
Bank of Iron County	Parowan	23,194
Bank of Utah	Ogden	139,745
Barnes Banking Company	Kaysville	41,349
Basin State Bank	Vernal	16,266
Bear River State Bank	Tremonton	18,245
Bonneville Bank	Provo	9,247
Bountiful Valley Bank	Bountiful	12,368
Brighton Bank	Salt Lake City	19,866
Capital City Bank	Salt Lake City	23,852
Central Bank & Trust	Springville	67,767
Citizens Bank	Ogden	81,398
Clearfield State Bank	Clearfield	38,131
Commercial Security Bank	Ogden	602,998
Continental Bank & Trust	Salt Lake City	301,892
Cottonwood Security Bank	Salt Lake City	2,665
Davis County Bank	Farmington	22,322
Deseret Bank	Pleasant Grove	72,383
Dixie State Bank	St. George	32,316
Draper Bank & Trust	Draper	39,418
Empire State Bank of Layton	Layton	3,045
Family Bank	Ogden	14,024
Far West Bank	Provo	21,123
First Security State Bank	Salt Lake City	108,057
Golden Spike State	Tremonton	10,208
Guardian State Bank	Salt Lake	19,721
Gunnison Valley Bank	Gunnison	15,761
Heritage Bank & Trust	Salt Lake City	6,189
Holladay Bank & Trust	Salt Lake City	10,654
Lewiston State Bank	Lewiston	22,100
North Park Bank of Commerce	Logan	9,204
Pioneer Bank	Salt Lake City	16,101
Pioneer State Bank	Salt Lake City	8,064
Rocky Mountain State Bank	Salt Lake City	15,200
Rocky Mountain State Bank of Bountiful	Bountiful	12,101
Sandy State Bank	Sandy	15,044
Silver King State Bank	Park City	14,650
State Bank of Southern Utah	Cedar City	43,152
State Bank of Wayne	Loa	6,145
Sun Capital Bank	St. George	11,116
Tracy-Collins Bank & Trust	Salt Lake City	289,418
Union Bank	Salt Lake City	28,190
United Bank	Murray	19,121
Utah Bank & Trust	Bountiful	61,142
Utah Firstbank	Salt Lake City	51,310
Utah Independent Bank	Salina	8,138
Utah Valley Bank	Orem	10,355
Valley Bank & Trust Co.	Salt Lake City	468,644
Valley Central Bank	Richfield	26,262
Wasatch Bank	Orem	26,195
Wasatch Bank of Lehi	Lehi	8,003
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,165
Weber Valley Bank	Ogden	19,039
	TOTAL	3,043,870
NATIONAL BANKS		
First Interstate Bank of Utah, N.A.	Salt Lake City	776,694
First National Bank of Layton	Layton	36,289
First National Bank of Morgan	Morgan	14,454
First Security Bank of Utah, N.A.	Ogden	2,393,138
First Western National Bank	Moab	25,591
Second National Bank of Layton	Layton	4,866
Zions First National Bank	Salt Lake City	1,945,120
	TOTAL	5,196,192

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of March 31, 1983

Name of Bank	Location	(Amounts in thousands)
		Total Resources
Bank of American Fork	American Fork	48,559
Bank of Ephraim	Ephraim	15,373
Bank of Iron County	Parowan	22,500
Bank of Utah	Ogden	158,348
Barnes Banking Company	Kaysville	40,007
Basin State Bank	Vernal	16,930
Bear River State Bank	Tremonton	18,858
Bonneville Bank	Provo	9,172
Bountiful Valley Bank	Bountiful	10,767
Brighton Bank	Salt Lake City	18,662
Capital City Bank	Salt Lake City	25,770
Central Bank & Trust	Springville	65,043
Citizens Bank	Ogden	82,289
Clearfield State Bank	Clearfield	36,062
Commercial Security Bank	Ogden	597,138
Continental Bank & Trust	Salt Lake City	332,177
Cottonwood Security Bank	Salt Lake City	7,925
Davis County Bank	Farmington	20,289
Deseret Bank	Pleasant Grove	70,708
Dixie State Bank	St. George	33,631
Draper Bank & Trust	Draper	36,316
Empire State Bank of Layton	Layton	2,805
Family Bank	Ogden	12,519
Far West Bank	Provo	19,589
First Security State Bank	Salt Lake City	105,752
Golden Spike State	Tremonton	10,206
Guardian State Bank	Salt Lake	19,305
Gunnison Valley Bank	Gunnison	15,714
Heritage Bank & Trust	Salt Lake City	6,155
Holladay Bank & Trust	Salt Lake City	12,187
Lewiston State Bank	Lewiston	22,068
North Park Bank of Commerce	Logan	9,989
Pioneer Bank	Salt Lake City	16,232
Pioneer State Bank	Salt Lake City	8,578
Rocky Mountain State Bank	Salt Lake City	14,702
Rocky Mountain State Bank of Bountiful	Bountiful	10,714
Sandy State Bank	Sandy	15,857
Silver King State Bank	Park City	15,901
State Bank of Southern Utah	Cedar City	41,567
State Bank of Wayne	Loa	5,927
Sun Capital Bank	St. George	10,508
Tracy-Collins Bank & Trust	Salt Lake City	279,997
Union Bank	Salt Lake City	27,791
United Bank	Murray	17,727
Utah Bank & Trust	Bountiful	54,142
Utah Firstbank	Salt Lake City	46,601
Utah Independent Bank	Salina	7,684
Utah Valley Bank	Orem	10,316
Valley Bank & Trust Co.	Salt Lake City	446,036
Valley Central Bank	Richfield	25,911
Wasatch Bank	Orem	24,076
Wasatch Bank of Lehi	Lehi	6,532
Wasatch Bank of Pleasant Grove	Pleasant Grove	10,195
Weber Valley Bank	Ogden	17,492
TOTAL		3,077,299

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	829,849
First National Bank of Layton	Layton	35,024
First National Bank of Morgan	Morgan	13,965
First Security Bank of Utah, N.A.	Ogden	2,268,389
First Western National Bank	Moab	26,321
Second National Bank of Layton	Layton	4,814
Zions First National Bank	Salt Lake City	1,920,240
TOTAL		5,098,602

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSOLIDATED STATEMENT OF CONDITION OF 54* STATE BANKS AND 7 NATIONAL BANKS AS OF JUNE 30, 1983

(Amounts in thousands)

ASSETS	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
Cash and due from depository institutions	314,420	910,100	1,224,520
U. S. Treasury Securities	305,174	197,013	502,187
Obligations of other U. S. Government agencies and corporations	94,281	89,143	183,424
Obligations of States and political subdivisions	225,946	347,658	573,604
All other securities	9,646	43,365	53,011
Federal funds sold	178,930	418,180	597,110
Loans Total (excluding unearned income)	1,721,645	2,895,788	4,617,433
Less: Reserve for possible loan losses	15,321	34,888	50,209
Loans, net	1,706,324	2,860,900	4,567,244
Direct lease financing	3,993	99,026	103,019
Bank premises, equipment, and other assets representing bank premises	99,135	82,999	182,134
Real estate owned rather than bank premises	32,874	54,817	87,691
Customer's liability	37	627	664
Other assets	73,050	92,364	165,414
TOTAL ASSETS	3,043,810	5,196,192	8,240,022
LIABILITIES			
Demand deposits of individuals, partnerships and corporations	541,219	805,423	1,346,642
Time and savings deposits of individuals, partnerships, and corporations	1,675,185	2,702,730	4,377,915
Deposits of United States Government	65,628	3,879	69,507
Deposits of States and political subdivisions	236,727	371,414	608,141
All other deposits	13,123	218,063	231,186
Certified and officers' checks	40,001	33,682	73,683
Total demand deposits	819,315	1,108,638	1,927,953
Total time and savings deposits	1,952,568	3,020,553	4,973,121
TOTAL DEPOSITS	2,571,883	4,135,191	6,707,074
Federal funds purchased	158,525	476,180	634,711
Interest bearing demand notes & other liabilities for borrowed money	17,772	79,473	97,245
Mortgage indebtedness	11,842	5,808	17,700
Other liabilities	36,216	132,307	168,583
TOTAL LIABILITIES (excluding subordinated notes and debentures)	2,796,238	4,829,075	7,625,313
Subordinated notes and debentures	14,363	51,281	65,644
EQUITY CAPITAL			
Preferred Stock	490	-0-	490
Common stock	55,556	51,925	107,881
Surplus	91,574	107,162	198,736
Undivided profits and reserve for contingencies	95,189	156,749	241,938
TOTAL EQUITY CAPITAL	233,209	315,836	549,045
TOTAL LIABILITIES AND EQUITY CAPITAL	3,043,810	5,196,192	8,240,022

*Includes Utah Valley Bank, which merged with Valley Bank & Trust on July 1, 1983.

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSOLIDATED STATEMENT OF CONDITION OF 54 STATE BANKS AND 7 NATIONAL BANKS AS OF MARCH 31, 1983

(Amounts in thousands)

ASSETS	STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		330,682		937,309	1,267,991
U. S. Treasury Securities		321,989		182,200	504,189
Obligations of other U. S. Government agencies and corporations		94,386		98,473	192,859
Obligations of States and political subdivisions		219,919		365,309	585,228
Other bonds, notes, and debentures		5,347		24,216	29,563
Corporate stock		2,569		4,791	7,360
Trading account securities		9,674		7,306	16,980
Federal funds sold		192,711		348,478	540,589
Loans Total (excluding unearned income)	1,647,834		2,834,325		4,482,159
Less: Reserve for possible loan losses	16,173		32,927		49,100
Loans, net		1,631,661		2,801,398	4,433,059
Direct lease financing		3,187		103,830	107,017
Bank premises, equipment, and other assets representing bank premises		95,661		81,897	177,558
Real estate owned rather than bank premises		31,255		42,992	74,247
Customer's liability		-0-		4,373	4,373
Other assets		78,858		96,030	174,888
TOTAL ASSETS		3,017,299		5,098,602	8,115,901
LIABILITIES					
Demand deposits of individuals, partnerships and corporations		521,312		770,091	1,291,403
Time and savings deposits of individuals, partnerships, and corporations		1,686,390		2,592,248	4,278,638
Deposits of United States Government		7,058		2,839	9,897
Deposits of States and political subdivisions		254,495		455,771	710,266
Deposits of foreign governments and official institutions		-0-		-0-	-0-
Deposits of commercial banks		15,512		50,702	66,214
Certified and officers' checks		27,216		37,073	64,289
TOTAL DEPOSITS IN DOMESTIC OFFICES	2,511,983		3,908,724		6,420,707
Total demand deposits	583,956		910,182		1,494,138
Total time and savings deposits	1,928,027		2,998,542		4,926,569
TOTAL DEPOSITS IN FOREIGN OFFICES	-0-		142,787		142,787
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES		2,511,983		4,051,511	6,563,494
Federal funds purchased		198,243		502,040	700,283
Other liabilities for borrowed money		13,063		69,296	82,359
Mortgage indebtedness		14,063		5,322	19,385
Acceptances executed and outstanding		-0-		4,003	4,003
Other liabilities		37,793		107,712	145,505
TOTAL LIABILITIES (excluding subordinated notes and debentures)	2,775,145		4,739,884		7,515,029
Subordinated notes and debentures		14,713		51,281	65,994
EQUITY CAPITAL					
Preferred Stock	490		-0-		490
Common stock	52,500		51,925		104,425
Surplus	92,067		107,162		199,229
Undivided profits	81,020		148,350		229,370
Reserve for contingencies and other capital reserves	1,364		-0-		1,364
TOTAL EQUITY CAPITAL		227,441		307,437	534,878
TOTAL LIABILITIES AND EQUITY CAPITAL		3,017,299		5,098,602	8,115,901

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of December 31, 1982

Name of Bank	Location	(Amounts in thousands)
		Total Resources
Bank of American Fork	American Fork	47,143
Bank of Ephraim	Ephraim	13,716
Bank of Iron County	Parowan	25,851
Bank of Utah	Ogden	158,138
Barnes Banking Company	Kaysville	41,022
Basin State Bank	Vernal	16,155
Bear River State Bank	Tremonton	20,020
Bonneville Bank	Provo	9,726
Bountiful Valley Bank	Bountiful	11,365
Brighton Bank	Salt Lake City	19,438
Capital City Bank	Salt Lake City	23,414
Central Bank & Trust	Springville	64,536
Citizens Bank	Ogden	80,222
Clearfield State Bank	Clearfield	36,019
Commercial Security Bank	Ogden	578,944
Continental Bank & Trust	Salt Lake City	292,033
Cottonwood Security Bank	Salt Lake City	7,001
Davis County Bank	Farmington	20,290
Deseret Bank	Pleasant Grove	70,415
Dixie State Bank	St. George	30,870
Draper Bank & Trust	Draper	33,598
Empire State Bank of Layton	Layton	3,142
Family Bank	Ogden	15,148
Far West Bank	Provo	18,022
First Security State Bank	Salt Lake City	106,398
Golden Spike State	Tremonton	9,661
Guardian State Bank	Salt Lake	17,141
Gunnison Valley Bank	Gunnison	15,822
Heritage Bank & Trust	Salt Lake City	5,571
Holladay Bank & Trust	Salt Lake City	13,800
Lewiston State Bank	Lewiston	22,153
North Park Bank of Commerce	Logan	9,840
Pioneer Bank	Salt Lake City	17,477
Pioneer State Bank	Salt Lake City	7,633
Rocky Mountain State Bank	Salt Lake City	14,579
Rocky Mountain State Bank of Bountiful	Bountiful	10,248
Sandy State Bank	Sandy	16,477
Silver King State Bank	Park City	13,293
State Bank of Southern Utah	Cedar City	40,866
State Bank of Wayne	Loa	6,266
Sun Capital Bank	St. George	10,248
Tracy-Collins Bank & Trust	Salt Lake City	274,110
Union Bank	Salt Lake City	27,741
United Bank	Murray	17,889
Utah Bank & Trust	Bountiful	50,626
Utah Firstbank	Salt Lake City	44,175
Utah Independent Bank	Salina	8,814
Utah Valley Bank	Orem	10,235
Valley Bank & Trust Co.	Salt Lake City	455,251
Valley Central Bank	Richfield	26,084
Wasatch Bank	Orem	23,161
Wasatch Bank of Lehi	Lehi	7,382
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,100
Weber Valley Bank	Ogden	17,207
	TOTAL	2,947,086

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	842,332
First National Bank of Layton	Layton	33,476
First National Bank of Morgan	Morgan	13,754
First Security Bank of Utah, N.A.	Ogden	2,389,534
First Western National Bank	Moab	26,774
Second National Bank of Layton	Layton	4,711
Zions First National Bank	Salt Lake City	1,972,568
	TOTAL	5,283,149

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of September 30, 1982

(Amounts in thousands)

<u>Name of Bank</u>	<u>Location</u>	<u>Total Resources</u>
Bank of American Fork	American Fork	46,962
Bank of Ephraim	Ephraim	13,165
Bank of Iron County	Parowan	23,880
Bank of Utah	Ogden	152,207
Barnes Banking Company	Kaysville	38,991
Basin State Bank	Vernal	16,805
Bear River State Bank	Tremonton	19,888
Bonneville Bank	Provo	10,011
Bountiful Valley Bank	Bountiful	11,065
Box Elder County Bank	Brigham City	45,659
Brighton Bank	Salt Lake City	17,956
Capital City Bank	Salt Lake City	19,567
Central Bank & Trust	Springville	65,074
Citizens Bank	Ogden	84,144
Clearfield State Bank	Clearfield	36,385
Commercial Security Bank	Ogden	573,166
Continental Bank & Trust Co.	Salt Lake City	292,845
Cottonwood Security Bank	Salt Lake City	7,524
Davis County Bank	Farmington	19,054
Deseret Bank	Pleasant Grove	64,813
Dixie State Bank	St. George	28,343
Draper Bank and Trust	Draper	31,682
Empire State Bank of Layton	Layton	3,395
Family Bank	Ogden	11,404
Far West Bank	Provo	17,894
First Security State Bank	Salt Lake City	102,938
Golden Spike State Bank	Tremonton	8,970
Guardian State Bank	Salt Lake City	15,676
Gunnison Valley Bank	Gunnison	16,069
Heritage Bank & Trust	Salt Lake City	5,544
Holladay Bank & Trust	Salt Lake City	11,816
Lewiston State Bank	Lewiston	22,529
North Park Bank of Commerce	Logan	10,890
Pioneer Bank	Salt Lake City	15,508
Pioneer State Bank	Salt Lake City	6,398
Rocky Mountain State Bank	Salt Lake City	14,535
Rocky Mountain State Bank of Bountiful	Bountiful	8,770
Sandy State Bank	Sandy	15,813
Silver King State Bank	Park City	11,160
State Bank of Southern Utah	Cedar City	39,823
State Bank of Wayne	Loa	6,157
Sun Capital Bank	St. George	10,347
Tracy-Collins Bank & Trust	Salt Lake City	234,263
Union Bank	Salt Lake City	27,655
United Bank	Murray	18,194
Utah Bank and Trust	Bountiful	48,398
Utah Firstbank	Salt Lake City	34,885
Utah Independent Bank	Salina	8,143
Utah Valley Bank	Orem	9,291
Valley Bank & Trust Co.	Salt Lake City	413,131
Valley Central Bank	Richfield	25,541
Wasatch Bank	Orem	23,851
Wasatch Bank of Lehi	Lehi	6,859
Wasatch Bank of Pleasant Grove	Pleasant Grove	8,863
Weber Valley Bank	Ogden	15,912

2,849,808

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	768,189
First National Bank of Layton	Layton	32,475
First National Bank of Morgan	Morgan	13,337
First Security Bank of Utah, N.A.	Ogden	2,096,205
First Western National Bank	Moab	25,675
Second National Bank of Layton	Layton	4,309
Zions First National Bank	Salt Lake City	1,867,288

4,807,478

Deseret Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1983

ASSETS

Cash and Equivalents	\$ 35,145
U. S. Treasury Notes	128,153
Utah Municipal Bonds	52,952
Advance to Trust Accounts	50,000
Receivables	74,746
Plant and Equipment	79,736
Other Assets	<u>10,145</u>
TOTAL ASSETS	\$430,859

LIABILITIES

Current and Deferred Liabilities	<u>84,059</u>
TOTAL LIABILITIES	<u>\$84,059</u>

CAPITAL ACCOUNTS

Paid-in Capital	150,000
Retained Earnings	174,617
Net Income - Current Year	<u>22,183</u>
TOTAL CAPITAL ACCOUNTS	<u>\$346,800</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>\$430,859</u>

Moore Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1983

ASSETS

Cash and Due from Banks	39,000
Other assets	<u>96,000</u>
TOTAL ASSETS	<u>\$135,000</u>

LIABILITIES

Other Liabilities	(1,000)
TOTAL LIABILITIES	<u>(\$1,000)</u>

CAPITAL ACCOUNTS

Common Stock	\$150,000
Undivided Profits	(14,000)
TOTAL EQUITY CAPITAL	<u>\$136,000</u>
TOTAL LIABILITIES AND EQUITY CAPITAL	<u>\$135,000</u>

Steiner Trust Company
Ogden, Utah

Statement of Condition as of June 30, 1983

ASSETS

Cash - Checking Accounts	\$2,399
Time Certificate of Deposit	<u>61,183</u>
TOTAL ASSETS	<u>\$63,582</u>

LIABILITIES

Accounts Payable	\$2,100
Accrued Income Taxes	(629)
TOTAL LIABILITIES	<u>\$1,471</u>

CAPITAL ACCOUNTS

Capital Stock	25,000
Paid-in Surplus	15,000
Retained Earnings	<u>22,111</u>
TOTAL CAPITAL ACCOUNTS	<u>\$62,111</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>\$63,582</u>

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF DECEMBER 31
(In thousands of dollars)

	60 Banks 1981	54 Banks 1982
SOURCES AND DISPOSITION OF INCOME		
OPERATING INCOME:		
Interest and fees on loans	298,832	239,695
Interest on balances with banks	10,566	9,676
Income on Federal funds and securities purchased under agreements to resell	26,675	24,152
Interest and dividends on investments	58,917	53,584
Interest from direct lease financing	459	430
Income from fiduciary activities	3,711	2,307
Service charges, commissions and fees	29,086	26,181
Other income	7,111	7,663
Total Operating Income	435,357	363,688
OPERATING EXPENSES:		
Salaries and employee benefits	74,236	64,677
Interest on deposits	210,192	171,092
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices	32,085	23,796
Interest on other borrowed money	3,834	2,069
Interest on subordinated notes and debentures	2,052	1,664
Occupancy expense and bank premises - net, and furniture and equipment expense	22,815	22,308
Provision for possible loan losses	9,279	11,670
Other expenses	46,959	42,800
Total Operating Expenses	401,452	340,076
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	33,905	23,612
APPLICABLE INCOME TAXES	6,686	4,213
INCOME BEFORE SECURITIES GAINS OR LOSSES	27,219	19,399
SECURITIES GAINS (LOSSES) NET	(1,657)	570
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	10	(716)
NET INCOME	25,572	19,671
SALE, CONVERSION, ACQUISITION OR RETIREMENT OF CAPITAL	4,107	1,952
CHANGES INCIDENT TO MERGERS AND ABSORPTIONS	622	811
CASH DIVIDENDS DECLARED ON COMMON STOCK	(10,425)	(8,633)
CASH DIVIDENDS DECLARED ON PREFERRED STOCK	(44)	(174)
STOCK DIVIDENDS ISSUED	(980)	(545)
OTHER INCREASES (DECREASES)	581	214
NET CHANGE IN TOTAL CAPITAL ACCOUNTS	19,451	13,050

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS
AS OF JUNE 30, 1983
(Amounts in thousands)

SOURCES AND DISPOSITION OF INCOME

OPERATING INCOME:

Interest and fees on loans	114,800
Interest on balances with depository institutions	5,407
Income on Federal funds sold and securities purchased under agreements to resell	9,074
Interest on U. S. Treasury securities and on obligations of other U. S. Government agencies and corporations	19,843
Interest on obligations of States and political subdivisions in the U. S.	7,808
Income from all other securities	364
Income from lease financing	256
Income from fiduciary activities	1,364
Service charges on deposit accounts	9,187
Other service charges, commissions, and fees	4,845
Other operating income	5,019

TOTAL OPERATING INCOME 177,967

OPERATING EXPENSES:

Salaries and employee benefits	33,518
Interest on time certificates of deposit of \$100,000 or more	21,920
Interest on other deposits	55,187
Expense of Federal funds purchased and securities sold under agreements to repurchase	7,832
Interest on demand notes issued to the U. S. Treasury and on other borrowed money	901
Interest on subordinated notes and debentures	766
Occupancy expense of bank premises, net, and furniture and equipment expense	10,930
Provision for possible loan losses	6,687
Other operating expenses	23,738

TOTAL OPERATING EXPENSES 161,479

INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES 16,488

APPLICABLE INCOME TAXES 4,121

INCOME BEFORE SECURITIES GAINS OR LOSSES 12,367

SECURITIES GAINS (LOSSES) NET 707

EXTRAORDINARY ITEMS, NET OF TAX EFFECT -0-

NET INCOME 13,074

(Amounts in thousands)

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSOLIDATED STATEMENT OF CONDITION OF 54 STATE BANKS AND 6 NATIONAL BANKS AS OF Dec. 31, 1982

ASSETS	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
Cash and due from banks	364,696	1,150,271	1,514,967
U. S. Treasury Securities	250,599	173,250	423,849
Obligations of other U. S. Government agencies and corporations	89,838	104,336	194,174
Obligations of States and political subdivisions	220,809	369,710	590,519
Other bonds, notes and debentures	1,322	28,898	30,220
Corporate stock	1,739	4,860	6,599
Trading account securities	1,878	8,366	10,244
Federal funds sold	249,564	322,448	572,012
Loans Total (excluding unearned income)	1,578,730	2,839,925	4,418,655
Less: Reserve for possible loan losses	15,408	29,756	45,164
Loans, Net	1,563,322	2,810,169	4,373,491
Direct lease financing	2,692	101,226	103,918
Bank premises, equipment, and other assets representing bank premises	96,180	81,810	178,090
Real estate owned rather than bank premises	30,126	34,414	64,540
Customer's liability	-0-	354	354
Other assets	74,122	92,922	167,044
TOTAL ASSETS	2,946,887	5,283,149	8,230,036
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	565,508	843,452	1,408,960
Time and savings deposits of individuals, partnerships and corporations	1,557,215	2,627,033	4,184,248
Deposits of United States Government	9,312	3,336	12,648
Deposits of States and political subdivisions	277,435	474,590	752,025
Deposits of foreign governments and official institutions	-0-	-0-	-0-
Deposits of commercial banks	31,329	64,204	95,533
Certified and officers' checks	32,389	43,394	75,783
TOTAL DEPOSITS IN DOMESTIC OFFICES	2,473,164	4,056,009	6,529,173
Total demand deposits	660,062	1,005,496	1,665,558
Total time and savings deposits	1,813,122	3,050,513	4,863,635
TOTAL DEPOSITS IN FOREIGN OFFICES	-0-	238,727	238,737
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES	2,473,164	4,294,736	6,767,900
Federal funds purchased	167,379	468,207	635,586
Other liabilities for borrowed money	11,904	50,290	62,194
Mortgages indebtedness	10,830	5,050	15,880
Acceptances executed and outstanding	4,589	15	4,604
Other liabilities	41,764	113,374	155,138
TOTAL LIABILITIES (excluding subordinated notes and debentures)	2,709,654	4,931,672	7,641,326
Subordinated notes and debentures	14,953	51,281	66,234
EQUITY CAPITAL			
Preferred stock	490	-0-	490
Common stock	52,673	51,925	104,598
Surplus	90,696	107,162	197,858
Undivided profits	77,109	141,104	218,213
Reserve for contingencies and other capital reserves	1,312	222,280	522,476
TOTAL EQUITY CAPITAL	222,280	300,196	522,476
TOTAL LIABILITIES AND EQUITY CAPITAL	2,946,887	5,283,149	8,230,036

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in Thousands)
 CONSOLIDATED STATEMENT OF CONDITION OF 55 STATE BANKS AND 7 NATIONAL BANKS AS OF SEPT. 30, 1982

ASSETS	STATE BANKS		NATIONAL BANKS		TOTAL BANKS
Cash and due from banks		302 473		817 454	1 119 927
U. S. Treasury Securities		240 179		178 869	419 048
Obligations of other U. S. Government agencies and corporations		99 234		105 139	204 373
Obligations of States and political subdivisions		218 524		403 473	621 997
Other bonds, notes, and debentures		12		28 955	28 967
Corporate stock		1 680		6 106	7 786
Trading account securities		617		6	623
Federal funds sold		217 754		242 180	459 934
Loans Total (excluding unearned income)	1 578 620		2 768 928		4 339 548
Less: Reserve for possible loan losses	13 936		29 503		43 439
Loans, Net		1 564 684		2 731 425	4 296 109
Direct lease financing		2 889		90 937	93 826
Bank premises, equipment, and other assets representing bank premises		96 885		77 451	174 336
Real estate owned other than bank premises		27 733		30 029	57 762
Customer's liability		0		2 551	2 551
Other assets		77 144		92 903	170 047
TOTAL ASSETS		2 849 808		4 807 478	7 657 286
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations		542 636		770 407	1 313 043
Time and savings deposits of individuals, partnerships, and corporations		1 440 968		2 479 437	3 920 405
Deposits of United Savings Government		10 797		3 712	14 509
Deposits of States and political subdivisions		259 822		315 165	574 987
Deposits of foreign governments and official institutions		0		0	0
Deposits of commercial banks		19 209		40 889	60 098
Certified and officers' checks		27 572		31 473	59 045
TOTAL DEPOSITS IN DOMESTIC OFFICES	2 301 004		3 641 083		5 942 087
Total demand deposits	239 501		882 669		1 122 170
Total time and savings deposits	11 536		2 758 414		4 447 223
TOTAL DEPOSITS IN FOREIGN OFFICES	0		184 869		184 869
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES		2 301 004		3 825 952	6 126 956
Federal funds purchased		239 501		446 914	686 415
Other liabilities for borrowed money		11 536		66 872	78 408
Mortgages indebtedness		12 462		3 347	15 809
Acceptances executed and outstanding		428		2 551	2 979
Other liabilities		43 994		118 086	162 080
TOTAL LIABILITIES (excluding subordinated notes and debentures)		2 608 925		4 463 722	7 072 647
Subordinated notes and debentures		15 483		51 281	66 764
EQUITY CAPITAL					
Preferred stock	490		0		490
Common stock	53 255		51 925		105 180
Surplus	91 299		106 952		198 251
Undivided profits	79 038		133 593		212 631
Reserve for contingencies and other capital reserves	1 318		5		1 323
TOTAL EQUITY CAPITAL		225 400		292 475	517 875
TOTAL LIABILITIES AND EQUITY CAPITAL		2 849 808		4 807 478	7 657 286

NATIONAL BANKS IN THE STATE OF UTAH

As of June 30, 1983

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>President</u>	<u>Cashier</u>
First Interstate Bank of Utah, NA	Salt Lake City	Salt Lake	Leon G. Harmon	Gary F. Matern
First National Bank of Layton	Layton	Davis	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	Grant Francis	George N. Francis
First Security Bank of Utah, NA	Ogden	Weber	Robert T. Heiner	P. Robert Benzley
First Western National Bank	Moab	Grand	I. D. Nightingale	Frankie Nightingale
Second National Bank of Layton	Layton	Davis	John S. Morgan	June Baxter
Zions First National Bank	Salt Lake City	Salt Lake	John Langeland	G. Donald Rocha

SAVINGS / BUILDING AND LOAN
ASSOCIATIONS

SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND BRANCHES
JUNE 30, 1983

<u>Name of Association</u>	<u>Location</u>
American Savings and Loan Association - 77 West 2nd South	Salt Lake City
American Fork	American Fork
Bountiful	Bountiful
Brickyard	Salt Lake City
Cedar City	Cedar City
Delta	Delta
Edgemont	Provo
Granger	West Valley City
Kaysville	Kaysville
Layton	Layton
Logan	Logan
Fashion Place	Murray
Oakwood	Murray
Ogden - Harrison	Ogden
Ogden - Washington	Ogden
Orem	Orem
Price	Price
Provo	Provo
Roy	Roy
Roosevelt	Roosevelt
Salt Lake City - Sugarhouse	Salt Lake City
Salt Lake City - Foothill	Salt Lake City
Salt Lake City - Olympus	Salt Lake City
63 South Main	Salt Lake City
Sandy - 9400 South	Sandy
7000 South 2000 East	Salt Lake City
Springville	Springville
Vernal	Vernal
7134 South Redwood Road	West Jordan
St. George	St. George
<u>HAWAII DIVISION OFFICES</u>	
Ewa Beach	
Hanapepe	
Hawaii-Kai	
Hilo	
Honolulu (12)	
Kahului	
Kailua-Hahani St.	
Kailua-Kailua Rd.	
Kailua-Kona	
Kaneohe	
Kapaa	
Kaunakakai	
Kealahou	
Kihei	
Lahaina	
Lihue	
Mililani	
Pearl City (2)	
Pukalani	
Wahiawa	
Wailuku	
Waimea	
Waipahu	
<u>OREGON</u>	
Albany	
Beaverton	
Canby	
Clackamas	
Corvallis	
Eugene (2)	
Grants Pass	
Gresham	
Hillsboro	
Klamath Falls	

<u>Name of Association</u>	<u>Location</u>
Lakeview	
Medford	
Milwaukie	
North Medford	
Oregon City	
Portland (21)	
Salem (3)	
Seaside	
Springfield	
Tigard (3)	
Tillamook	
Tualatin	
Heritage Savings and Loan Association	St. George
Kanab	Kanab
Hurricane	Hurricane
Moab	Moab
Home Savings and Loan Association	Salt Lake City
130 East 33rd South	Salt Lake City
2205 East 21st South	Salt Lake City
Logan Savings and Loan Association	Logan
Tremonton	Tremonton
Cache Valley Mall	Logan
MountainWest Savings and Loan Association	Ogden
ZCMI Downtown	Salt Lake City
Sandy	Sandy
Five Points	Ogden
Layton	Layton
Granger	West Valley City
Orem	Orem
Millcreek	Salt Lake City
Newgate	Ogden
<u>WYOMING</u>	
Cheyenne (2)	
Payson Building and Loan Society	Payson
State Savings and Loan Association	Salt Lake City
Cache Valley	Logan
Centerville	Centerville
Fashion Place	Murray
Ogden	Ogden
Trolley Square	Salt Lake City
University Mall	Orem
Clearfield	Clearfield
Payson	Payson
<u>HAWAII DIVISION</u>	
Metropolitan Office	Honolulu
Aiea	Aiea
Haleiwa	Haleiwa
Kaimuki	Honolulu
Kalihi	Honolulu
Kaneohe	Kaneohe
Manoa-Woodlawn	Honolulu
Wahiawa	Wahiawa
Waianae	Waianae
Waipahu	Waipahu
Hilo	Hilo
Kauai	Lihue, Kauai, Hawaii
Kona	Kailua, Kona
Maui	Maui
Mililani	Mililani Town
McCully	Honolulu
Pearlridge	Aiea
Liliha	Honolulu
Kapiolani	Honolulu

<u>Name of Association</u>	<u>Location</u>
Summit Savings and Loan Association	Park City
United Savings and Loan Association - 4185 Harrison Blvd.	Ogden
Bountiful	Bountiful
Crossroads Mall	Salt Lake City
7000 South	Salt Lake City
Layton	Layton
7991 So. Redwood Road	West Jordan
4th South	Salt Lake City
2462 Washington Blvd.	Ogden
5648 South Redwood Road	Taylorsville
IDAHO	
Idaho Falls	
Washington Savings Bank	Salt Lake City
St. George	St. George
Western Savings and Loan Company	Salt Lake City
Cottonwood	Salt Lake City
Fashion Place Mall	Murray
Sugarhouse	Salt Lake City
Provo	Provo
OREGON	
Portland (5)	
Beaverton	
WASHINGTON	
Seattle	
Vancouver	
CALIFORNIA	
Los Angeles	

OPERATING SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES IN UTAH:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1983-----11
 BRANCHES - June 30, 1983-----66
 SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1982-----11
 BRANCHES - June 30, 1982-----70

<u>Savings and Loan Charters Approved:</u>	<u>Approval Date</u>	<u>Opened</u>
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None

Savings and Loan Branches Approved:

Summit Savings and Loan 140 South Main, Salt Lake City	5-2-83
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Savings and Loan Branches Closed:

Date Closed

American Savings & Loan 1072 East 7200 South	10-29-82
American Savings & Loan 10575 South State	10-29-82
American Savings & Loan 29 Harrisville Road, Ogden	10-29-82
State Savings & Loan 2020 East 4800 South	3-31-83
United Savings & Loan Orem	6-30-83

Conversions:

Beehive Thrift & Loan, 72 South Main, became branch of Washington Savings Bank	4-29-83
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Branches Purchased:

Equitable Savings and Loan, Kearns, purchased by Benjamin Franklin Federal Savings and Loan, Portland, Oregon	9-30-82
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Name Changes:

Washington Savings & Loan changed name to Washington Savings Bank.	4-18-83
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Title Change:

None

Mergers:

None

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Laine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1983

ASSETS

Items	*11 Associations June 30, 1983
Cash and due from Depository Institutions	76,825,682
Investment Securities	148,207,414
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	2,673,846,178
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	185,933,258
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	171,134,323
Premises, Furniture, Fixtures and Leasehold Improvements	83,690,011
Investment in Affiliate(s)	28,209,988
Accrued Interest Receivable	50,000,552
Real Estate Owned	40,251,768
Real Estate Investments	18,286,808
Other Assets	274,464,383
TOTAL ASSETS	3,750,850,365

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	2,687,813,380
Deposits - U. S. Government	798,000
Deposits - State and Political Subdivisions	87,655,041
TOTAL DEPOSITS	2,776,266,421
FHLB Advances	650,918,600
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	94,139,228
Mortgage-Backed Bonds	20,652,000
Advance Payments by Borrowers	26,215,953
Other Liabilities	62,963,461
TOTAL LIABILITIES	3,631,155,663

REGULATORY NET WORTH

Capital Stock	4,317,823
Paid-in Surplus	40,184,349
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	11,017,384
Reserves, Undivided Profits, and Net Undistributed Income	64,175,140
TOTAL REGULATORY NET WORTH	119,694,702
TOTAL LIABILITIES AND REGULATORY NET WORTH	3,750,850,365

State of Utah

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(In thousands)

Year End	STATE BANKS		SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1978	56	2,849,401	11	2,152,484	48	230,413	76	193,143	230	631,610
1979	63	3,111,574	12	2,567,946	51	318,082	69	242,853	224	696,623
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621
1982	54	2,977,086	11	3,685,213	56	605,140	44	214,984	191	1,017,348

STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

As of June 30, 1983

<u>Name of Association</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Secretary</u>
American Savings and Loan Association	Salt Lake City	Salt Lake	1923	William R. Hinchman, Jr.	Gregory D. Farley
Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	Russell M. Wilson
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Howard C. Bradshaw	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	Richard L. Bracken
MountainWest Savings and Loan Association	Ogden	Weber	1922	LeRoy Mecham	William G. Gibbs
*Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
State Savings and Loan Association	Salt Lake City	Salt Lake	1919	R. G. Shumway	Carroll G. Robinson
Summit Savings and Loan Association	Park City	Summit	1979	Dean S. Berrett	William F. McComb
United Savings and Loan Association	Ogden	Weber	1956	John B. Goddard	La Verne Neilson
Washington Savings Bank**	Salt Lake City	Salt Lake	1973	Richard J. Ball	Marion H. Bowler
Western Savings and Loan Company	Salt Lake City	Salt Lake	1892	Christopher J. Sumner	Lery M. Taniyama

*Indicates not insured with Federal Savings and Loan Insurance Corporation

**Name change effective 4-18-83

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1982
AND CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1981

ASSETS Items	*11 Associations December 31, 1982	*11 Associations December 31, 1981
Conventional Mortgage Loans & Contracts	2,568,655,535	2,888,568,224
Insured or Guaranteed Mortgage Loans (FHA-VA-HUD)	70,325,388	70,375,998
Mortgages, Participations or Securities Insured or Guaranteed by an Agency or Instrumentality of the U. S. Government	214,158,176	54,657,591
Loans on Savings Accounts	41,094,341	52,516,775
Home Improvement Loans	54,062,660	51,367,952
Mobile Home Loans	64,210	65,150
Other Loans & Contracts	66,222,007	12,211,293
Less: Valuation Reserve	(5,291,723)	(2,216,410)
Accrued Interest Receivable	54,477,722	32,100,638
Advances for Borrowers' Taxes & Insurance	168,924	156,046
Real Estate Owned & Real Estate in Judgment	52,151,194	18,364,566
Cash & Due From Banks	124,144,363	52,337,737
U. S. Government Obligations	62,328,576	24,383,805
Other Investment Securities	106,122,665	148,738,457
Office Building	61,849,951	60,022,865
Furniture & Equipment, Less Depreciation	14,063,818	13,985,291
Stock in Federal Home Loan Bank	46,987,250	44,332,100
Equity Investment in Service Corporations/ Subsidiaries	30,360,363	32,420,312
Other Assets	249,989,494	192,381,403
TOTAL ASSETS	3,800,934,914	3,746,769,793
LIABILITIES		
Deposits and Savings Accounts	2,631,843,292	2,483,891,949
Advances From Federal Home Loan Bank	775,969,800	788,516,245
Other Borrowed Money	99,128,070	75,077,602
Mortgages Payable on Association Premises	3,298,249	1,876,354
Subordinated Debentures or Bond Issues	31,805,531	50,000,000
Accrued Interest Payable on Borrowings	9,135,025	11,229,020
Dividends/Interest Accrued or Declared on Savings Accounts	11,466,997	16,172,157
Dividends Payable on Permanent, Reserve or Guaranty Stock	-0-	4,019
Loans in Process	43,857,517	113,471,681
Advance Payments by Borrowers for Taxes and Insurance	11,865,886	11,554,393
Interest, Taxes and Other Expenses Accrued	9,409,567	10,489,536
Specific Reserves	15,103,435	6,322,799
Deferred Credits	21,318,858	14,317,128
Other Liabilities	21,010,723	16,441,054
TOTAL LIABILITIES	3,685,212,950	3,599,363,937
NET WORTH		
Permanent, Reserve or Guaranty Stock	4,109,012	2,997,795
Paid-in Surplus	39,908,635	32,031,975
General Reserves	62,772,267	65,823,848
Other Reserves	150,374	3,240,824
Undivided Profits	8,781,676	43,321,414
TOTAL NET WORTH	115,721,964	147,405,856
TOTAL LIABILITIES AND NET WORTH	3,800,934,914	3,746,769,793
Total Number of Mortgage Loan Accounts	74,216	77,621
Total Number of Deposit and Savings Accounts	584,562	642,143

*Due to rounding, columns may not total.

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SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF 11 SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1983

ASSETS	American Savings & Loan Salt Lake City	Heritage Savings & Loan St. George	Home Savings & Loan Salt Lake City	Logan Savings & Loan Logan	MountainWest Savings & Loan Ogden
Cash and Due From Depository Institutions	34,281,863	1,122,311	184,255	919,667	10,182,929
Investment Securities	75,089,034	5,540,000	685,668	5,688,093	4,080,550
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,432,663,130	17,940,733	14,551,473	45,426,415	201,369,870
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	174,462,002	11,097,773	-0-	-0-	-0-
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	152,213,463	1,920,816	622,499	807,142	2,189,567
Premises, Furniture, Fixtures, and Leasehold Improvements	54,717,772	1,162,394	874,548	2,487,657	5,543,135
Investment in Affiliate(s)	22,143,550	(185,338)	336,000	18,632	1,254,773
Accrued Interest Receivable	27,393,128	529,219	579,714	532,655	2,063,196
Real Estate Owned	22,498,866	941,745	981,052	588,843	1,627,268
Real Estate Investments	-0-	-0-	-0-	-0-	1,343,000
Other Assets	241,114,517	2,167,322	509,943	2,904,921	2,647,774
TOTAL ASSETS	2,236,537,715	42,236,975	19,325,152	59,354,025	232,301,962

LIABILITIES	American Savings & Loan	Heritage Savings & Loan	Home Savings & Loan	Logan Savings & Loan	MountainWest Savings & Loan
Deposits - Individual, Partnerships or Corporations	1,604,051,923	33,323,379	12,805,149	41,267,337	167,419,659
Deposits - U. S. Government	430,000	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	47,300,335	917,922	1,650,000	779,610	16,781,217
TOTAL DEPOSITS	1,651,782,258	34,241,301	14,455,149	42,046,947	184,200,876
FHLB Advances	378,578,000	5,425,000	2,100,000	6,641,000	35,250,000
Other Borrowed Money and Subordinated Debentures					
Not Qualifying for Net Worth	62,226,831	1,008,053	75,000	6,747,728	942,614
Mortgage-Backed Bonds	20,652,000	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	11,847,887	242,720	87,764	452,572	3,452,024
Other Liabilities	47,431,374	826,581	245,321	67,909	2,656,921
TOTAL LIABILITIES	2,172,518,350	41,743,635	16,963,234	55,956,156	226,542,435
REGULATORY NET WORTH					
Capital Stock	721,567	-0-	250,000	-0-	155,000
Paid-In Surplus	37,420,055	-0-	1,357,999	-0-	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	7,479,312	-0-	-0-	-0-	1,160,861
Reserves, Undivided Profits, and Net Undistributed Income	18,398,431	493,320	753,19	3,397,869	4,443,666
TOTAL REGULATORY NET WORTH	64,019,365	493,320	2,361,918	3,397,869	5,759,527
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,236,537,715	42,236,975	19,325,152	59,354,025	232,301,962

ASSETS	Payson Building & Loan Payson	State Savings & Loan Salt Lake	Summit Savings & Loan Park City	United Savings & Loan Ogden	Washington Savings Bank	Western Savings & Loan Salt Lake
Cash and Due From Depository Institutions	1,094	10,493,916	6,011,541	100,306	2,687,315	10,840,481
Investment Securities	-0-	27,383,813	195,892	12,052,500	137,902	17,384,962
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	241,300	531,408,764	28,975,556	64,565,575	18,744,124	217,979,238
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	-0-	-0-	-0-	373,483	-0-
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	6,416,526	147,527	811,550	447,729	5,543,114
Premises, Furniture, Fixtures, and Leasehold Improvements	-0-	6,938,807	120,968	3,718,976	520,677	7,604,927
Investment in Affiliate(s)	-0-	2,785,143	161,969	1,414,717	-0-	290,542
Accrued Interest Receivable	-0-	14,403,931	410,394	531,264	190,957	3,366,064
Real Estate Owned	-0-	9,869,999	-0-	2,597,086	10,500	1,156,409
Real Estate Investments	-0-	284,026	-0-	-0-	-0-	16,658,882
Other Assets	1,817	12,944,828	72,967	1,476,599	3,714,369	6,908,927
TOTAL ASSETS	244,211	622,929,753	36,096,814	87,268,553	26,821,660	387,733,546

LIABILITIES	Payson Building & Loan Payson	State Savings & Loan Salt Lake	Summit Savings & Loan Park City	United Savings & Loan Ogden	Washington Savings Bank	Western Savings & Loan Salt Lake
Deposits - Individual Partnership or Corporation	125,251	426,954,060	33,574,782	62,706,089	16,664,510	288,854,442
Deposits - U. S. Government	66,800	-0-	368,000	-0-	-0-	-0-
Deposits - State and Political Subdivisions	-0-	9,762,829	406,009	6,997,584	1,402,574	1,656,961
TOTAL DEPOSITS	192,051	436,716,889	34,348,791	69,703,673	18,067,084	290,511,403
FHLB Advances	-0-	158,418,600	150,000	5,430,000	2,500,000	56,426,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	6,000	970,056	159,084	1,258,220	628,955	19,876,687
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	5,200,199	16,463	2,011,874	73,602	2,830,848
Other Liabilities	39	4,525,593	314,294	1,706,707	1,559,967	3,548,755
TOTAL LIABILITIES	198,090	605,831,337	34,988,632	80,150,474	23,069,608	373,183,693
REGULATORY NET WORTH						
Capital Stock	-0-	1,105,924	408,640	104,006	1,572,686	-0-
Paid-In Surplus	-0-	-0-	90,692	54,347	1,261,257	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	46,122	15,992,492	608,850	6,959,726	518,109	2,377,211
TOTAL REGULATORY NET WORTH	46,122	17,098,416	1,108,182	7,118,079	3,752,052	14,535,853
TOTAL LIABILITIES AND REGULATORY NET WORTH	244,212	622,929,753	36,096,814	87,268,553	26,821,660	387,733,546

REPORT OF FIVE FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN
ASSOCIATIONS IN UTAH AS OF JUNE 30, 1983

ASSETS

Cash and Due from Depository Institutions	12,905,068
Investment Securities	70,348,873
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,071,712,623
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	7,865,877
Net Consumer Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	35,385,386
Premises, Furniture, Fixtures and Leasehold Improvements	22,593,922
Investment in Affiliate(s)	9,909,417
Accrued Interest Receivable	12,821,343
Real Estate Owned	22,961,290
Real Estate Investments	-0-
Other Assets	49,906,517
TOTAL ASSETS	1,316,410,316

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	781,120,980
Deposits - U. S. Government	188,000
Deposits - State and Political Subdivisions	41,121,658
TOTAL DEPOSITS	822,430,678
FHLB Advances	325,976,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	62,591,992
Mortgage-Backed Bonds	-0-
Advance Payments by Borrowers	16,305,433
Other Liabilities	19,602,168
TOTAL LIABILITIES	1,246,906,271

REGULATORY NET WORTH

Capital Stock	100
Paid-in Surplus	-0-
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	290,780
Reserves, Undivided Profits, and Net Undistributed Income	69,213,165
TOTAL REGULATORY NET WORTH	69,504,054
TOTAL LIABILITIES AND REGULATORY NET WORTH	1,316,410,316

CONSOLIDATED
STATEMENT OF OPERATIONS OF STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS

	11 Associations * Year Ended 12-31-81	11 Associations * Year Ended 12-31-82
<u>INCOME</u>		
Interest on Mortgage Loans	307,837,227	319,953,196
Interest on Mortgage Loans Participations of Mortgage-Backed Securities	3,480,651	16,190,930
Interest on Real Estate Sold on Contract	315,412	384,025
Interest on Other Loans	12,256,576	15,731,866
Interest & Dividends on Investments and Deposits	32,730,647	29,900,146
Loan Fees	17,873,740	8,376,703
Loan Servicing Fees	3,050,433	3,242,173
Other Fees and Charges	3,186,867	5,132,789
Net Income from Office Building Operations	1,227,075	1,219,472
Net Income from Service Corporation/Subsidiaries	130,239	714,297
Profits on Sale of Assets	3,011,747	13,196,589
Miscellaneous Other Income	5,261,871	14,664,866
 TOTAL INCOME	 390,362,485	 428,706,952
<u>EXPENSE</u>		
Salaries of Officers, Directors and Employees	25,212,554	28,068,173
Employee Benefits	2,585,062	5,158,040
Legal Expense	863,725	678,791
Directors, Officers and Employees Expense	1,614,189	751,169
Office Occupancy Expense	7,535,048	8,566,267
Furniture, Fixtures & Equipment Expense	7,164,392	7,248,688
Advertising	5,381,042	5,149,476
Commissions Paid for Savings Accounts	200,815	236,368
Insurance and Surety Bond Premiums	621,767	690,472
Federal Insurance Premium	1,914,843	2,063,530
Supervisory Fees and Audit Expense	918,830	826,882
Interest on Deposits and Savings Accounts	273,049,186	281,067,494
Interest on Borrowed Money	95,952,369	117,842,076
Provision for Losses on Loans	1,073,790	4,122,865
Losses on Sale of Assets	2,401,051	1,867,279
Miscellaneous Other Expenses	14,654,707	20,525,963
Federal and State Income Taxes	(19,210,163)	(22,739,299)
 TOTAL EXPENSE	 421,933,207	 462,124,234
 NET INCOME	 (31,570,722)	 (33,417,282)

* Due to rounding, columns may not total.

INDUSTRIAL LOAN
CORPORATIONS

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/
Building and Loan Associations

As of December 31, 1982

And total assets of Eleven Savings/Building and Loan Associations

Elaine B. Weis, Commissioner

As of December 31, 1981

46

Name of State Savings/Building and Loan Association	City	December 31, 1982	December 31, 1981
American Savings and Loan Association	Salt Lake City	2,345,706,937	2,317,575,837
Heritage Savings and Loan Association	St. George	41,421,952	45,080,157
Home Savings and Loan	Salt Lake City	22,669,391	22,584,314
Logan Savings & Loan Association	Logan	54,893,470	55,671,556
MountainWest Savings and Loan	Ogden	228,606,515	238,634,292
Payson Building and Loan	Payson	240,454	230,288
State Savings and Loan Association	Salt Lake City	651,056,685	651,651,720
Summit Savings and Loan Association	Park City	5,919,239	2,258,291
United Savings and Loan	Ogden	74,599,204	76,818,119
Washington Savings and Loan Association	St. George	16,016,873	10,234,191
Western Savings and Loan Company	Salt Lake City	359,804,194	326,031,028
	TOTALS	3,800,934,914	3,746,769,793

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/
Building and Loan Associations

As of June 30, 1983

And Total Assets of Eleven Savings/Building and Loan Associations
As of June 30, 1982

Elaine B. Weis, Commissioner

⁴⁷ Name of State Savings/Building and Loan Association	City	June 30, 1983	June 30, 1982
American Savings and Loan Association	Salt Lake City	2,236,537,715	2,274,210,212
Heritage Savings and Loan Association	St. George	42,236,975	40,160,947
Home Savings and Loan	Salt Lake City	19,325,152	20,872,352
Logan Savings & Loan Association	Logan	59,354,025	54,135,793
MountainWest Savings and Loan	Ogden	232,301,962	230,284,901
Payson Building and Loan	Payson	244,212	241,877
State Savings and Loan Association	Salt Lake City	622,929,753	646,651,579
Summit Savings and Loan Association	Park City	36,096,814	1,671,431
United Savings and Loan	Ogden	87,268,553	76,034,800
Washington Savings and Loan Association	St. George	26,851,660	9,908,336
Western Savings and Loan Company	Salt Lake City	387,733,546	325,790,667
	TOTALS	3,750,850,367	3,679,962,895

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF June 30, 1983

<u>Name</u>	<u>City</u>	<u>County</u>	<u>President</u>	<u>Secretary</u>
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	Emerson L. Hardy	Arllyn E. Reese
First Federal Savings and Loan Association of Logan	Logan	Cache	Reed Bullen	Gordon W. Haws
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Richard M. Mercer	Georgia S. Budge
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gene Donovan	Kent W. Larsen

INDUSTRIAL LOAN CORPORATIONS

December 31, 1982

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Alpine First Thrift	American Fork	Utah	1958	Stephen Holley	Edna N. Hawke	Debra Holley
Alta Thrift and Loan Co.	Sandy	Salt Lake	1979	Ronald A. Carnago	Francis H. Suttter	
American Fidelity Thrift and Loan	Murray	Salt Lake	1980	R. Christopher Swaner	Robert F. Weyher, Jr.	Robert F. Weyher, Jr.
American Investment Thrift	Salt Lake	Salt Lake	1980	Joseph S. Steinberg	Thomas E. Mara	Thomas E. Mara
Associates Financial Services Co. of Ogden, Inc.	Ogden	Weber	1974	A.J. Dellavechia	T. S. Landis	J. E. Jack
Associates Financial Services Co. of Roy, Inc.	Roy	Weber	1974	A. J. Dellavechia	T. S. Landis	J. E. Jack
Avco Thrift of Utah	Ogden	Weber	1977	T. M. Cumming	Philip J. Cullen	Gary L. Fite
Basin Loans, Inc.	Vernal	Uintah	1948	Brent L. Felch	Stanley A. Anderson	Stanley A. Anderson
Beehive Thrift and Loan	Salt Lake	Salt Lake	1977	William Pulsipher	Karen E. Carlyle	
Capitol Thrift and Loan	Salt Lake	Salt Lake	1948	Richard A. Christenson	Sally A. Taylor	Merlyn Hanks
Century Finance Company of Kearns	Kearns	Salt Lake	1966	R. F. Brozman	M. Sagan	G. L. Wells
Century Finance Company of Main	Salt Lake	Salt Lake	1966	R. F. Brozman	M. Sagan	G. L. Wells
Century Finance Company of Tooele	Tooele	Tooele	1966	R. F. Brozman	M. Sagan	G. L. Wells
Charter Thrift and Loan Branch	Bountiful	Davis	1980	Gary S. Harris	Neal R. Wilson	Gary Nuffer
Citicorp Person-to-Person Financial Center of Utah	Ogden	Weber				
Branch	Murray	Salt Lake	1975	Barry C. Burkholder	George Poland	Robert Williams
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Branch	West Valley	Salt Lake				
Branch	Orem	Utah				
Commerce First Thrift	Salt Lake	Salt Lake	1975	Edward J. Jamison	Janalee Jamison	Janalee Jamison
Branch	Salt Lake	Salt Lake				
Commercial Credit Plan, Inc.	Salt Lake	Salt Lake	1976	T. J. Muldowney	L. F. Doveney	S. J. Rzeczkowski
Branch	Cedar City	Iron				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Murray	Salt Lake				
Consolidated Finance Corporation	Tooele	Tooele	1955	E. LaVar Tate	Clyde J. Allen	Clyde J. Allen
Continental Thrift and Loan Co.	Salt Lake	Salt Lake	1959	A. W. Kelson	Ned B. Combs	A. W. Kelson
Copper State Thrift and Loan Co.	Salt Lake	Salt Lake	1977	Robert B. Beckstead	John J. Taggart	John M. Taggart
Cottonwood Thrift and Loan, Inc.	Salt Lake	Salt Lake	1978	H. A. Rudy	York Chandler	York Chandler

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Deamer Finance Company	Ogden	Weber	1960	M. J. Deamer	Shelly Waters	Joyce Way
FinanceAmerica Thrift Corp.	Salt Lake	Salt Lake	1980	E. F. Rabernold	C. J. Eby	P. Gupta
Branch	Orem	Utah				
First Security Financial	Salt Lake	Salt Lake	1949	Richard A. Christenson	Bruce Moesser	Dean Christensen
Branch	Countiful	Davis				
Branch	West Valley	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
First Thrift and Loan Corp.	Salt Lake	Salt Lake	1956	Richard L. Reed	Alden S. Gibbs	Alden S. Gibbs
Foothill Thrift and Loan	Salt Lake	Salt Lake	1979	Richard D. Paul	Harold Turley	Edward L. Burton III
Branch	Sandy	Salt Lake				
Frontier Finance Company	Provo	Utah	1969	Loudean P. Lamb	Richard N. Bagley	Marie A. Froyd
General Acceptance Company	Cedar	Iron	1948	John H. Froyd	James H. Froyd	R. J. Braasch
HFC Thrift, Inc.	Salt Lake	Salt Lake	1980	F. P. Limongelli	D. S. Buck	
Branch	Logan	Cache				
Branch	West Valley	Salt Lake				
Home Credit Corporation	Salt Lake	Salt Lake	1979	John G. Sorenson	Elaine J. Sorensen	Elaine J. Sorensen
Intermountain Thrift and Loan	Salt Lake	Salt Lake	1975	E. H. Thronsdon	Louise S. O'Conner	Ronald E. Sperry
Branch	Salt Lake	Salt Lake				
Branch dba Heber Thrift and Loan	Heber	Wasatch				
Interlake Thrift	Salt Lake	Salt Lake	1953	Ned L. Bills	Jeffrey D. Perkins	Jeffrey D. Perkins
Branch	Sandy	Salt Lake				
Branch	Richfield	Sevier				
Branch	Ogden	Weber				
The Lockhart Company	Salt Lake	Salt Lake	1926	Richard A. Van Winkle	M. McKenzie	Jay F. Facer
Branch	Cedar	Iron				
Branch	Clearfield	Davis				
Branch	West Valley	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Price	Carbon				
Branch	Logan	Cache				
Metropolitan Finance Company	Salt Lake	Salt Lake	1968	Earl M. Johnson	L. W. Palmer	L. W. Palmer

INDUSTRIAL LOAN CORPORATIONS - June 30, 1983-----55

INDUSTRIAL LOAN CORPORATIONS - July 1, 1982-----56

CORPORATION LICENSES APPROVED

<u>Name of Corporation</u>	<u>Location</u>	<u>Approved</u>	<u>Opened</u>
Alpine Bancorp	Park City	2-16-82	
Golden West Thrift & Loan Co.	Mt. Pleasant	11-12-81	11-12-82 (Expired)

CORPORATION LICENSES SURRENDERED

Beehive Thrift & Loan	Salt Lake City	6-30-83
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BRANCHES APPROVED BUT NOT OPENED

Charter Thrift & Loan Vicinity of 4900 So. Highland Drive	Holladay	8-13-81	
First Security Financial 8952 South Redwood Road	West Jordan	6-20-83	
Foothill Thrift & Loan 6400 South State	Salt Lake City	10-30-81	4-30-83 (Expired)
HFC Thrift, Inc. 2315 Washington Blvd.	Ogden	1-6-83	
The Lockhart Co.	Vernal	4-15-81	
Overland Thrift	Logan	2-19-82	

BRANCHES CLOSED

Associates Financial Services Co. of Ogden, Inc.	Layton	4-30-81
Associates Financial Services Co. of Ogden, Inc.	Ogden	1-30-81

CHANGE OF NAME

Moore Financial of Utah changed from FMA Thrift & Loan Co.	1-1-83
First Security Financial changed from Murray First Thrift	12-14-82

RELOCATION

Utah Financial Services to 4626 Highland Drive, Holladay, from 9318 South 700 East, Sandy.

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INDIVIDUAL REPORTS OF 37 INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION
AS OF JUNE 30, 1983
(Includes only corporations taking thrift)

ASSETS	Cash & Due From Banks	Securities	Total Net Receivables	Other Investments	Premises, Furniture & Fixtures	Other Real Estate	Investments in Unconsolidated Subsidiaries
Alta Thrift & Loan	260,258	0	646,745	0	215,336	331,330	0
American Fidelity Thrift & Loan	369,619	90,891	3,981,814	32,009	182,049	150,163	0
American Investment Thrift	225,936	0	5,761,785	0	90,665	0	0
Basin Loans, Inc.	82,593	0	958,721	0	6,461	6,035	0
Capital Thrift & Loan	179,809	0	1,180,202	0	0	0	0
Charter Thrift & Loan	379,472	0	3,240,616	89,559	366,150	185,427	51,000
Citicorp Person-to-Person	325,838	0	69,199,004	2,600,000	628,543	0	0
Commerce First Thrift	800,152	0	6,067,065	16,919	187,274	296,465	0
Commercial Credit Plan	669,599	0	14,701,911	700,000	0	0	0
Continental Thrift & Loan	327,057	0	2,717,051	94,960	25,271	34,201	123,258
Copper State Thrift & Loan	1,272,417	0	19,641,854	0	260,813	372,621	1,016
Cottonwood Thrift & Loan	2,090,766	0	14,656,019	0	555,317	175,000	150,000
FinanceAmerica Thrift Corp.	39,923	1,093,299	5,366,167	0	37,373	0	0
First Security Financial	6,869,115	1,800,000	82,069,840	0	1,339,771	10,503,050	0
First Thrift & Loan	30,153	0	905,742	91,467	10,227	143,758	0
Food Thrift & Loan	2,533,270	0	24,698,167	0	912,881	2,084,398	200,344
General Acceptance Company	96,925	5,805	1,205,686	0	42,685	12,105	0
HFC Thrift, Inc.	327,973	0	3,121,928	0	91,310	0	0
Home Credit Thrift & Loan	279,462	0	4,602,455	0	262,562	23,846	35,405
Interlake Thrift	3,927,865	0	14,674,174	0	1,338,893	304,423	3,598,193
Intermountain Thrift & Loan	1,734,538	0	12,269,635	0	774,352	147,957	10,764
Lockhart Co.	22,093,566	0	78,882,238	2,921,907	412,164	5,188,775	0
Moore Financial of Utah	2,361,438	2,315,155	64,859,882	0	4,344,358	6,770,318	0
Overland Thrift & Loan	146,351	1,480,845	6,206,780	0	255,377	0	0
Peoples First Thrift - Midvale	297,725	0	2,018,274	3,358	0	0	0
Peoples First Thrift - Ogden	1,925,159	0	1,500,553	0	1,283	49,085	0
Peoples First Thrift - Provo	660,202	0	1,410,319	0	5,419	0	0
Peoples First Thrift - Riverdale	122,919	0	1,909,145	0	36,954	0	0
Peoples First Thrift - State St.	821,462	0	3,346,739	0	478,504	30,428	2,100,000
Peoples First Thrift - 7th East	1,345,260	0	3,409,641	0	3,043	0	0
Pioneer Thrift	375,249	0	1,320,042	1,100,000	61,370	0	0
Security Pacific Finance	59,868	0	3,722,456	0	17,535	413,171	0
St. George Thrift & Loan	408,543	0	2,905,712	0	21,880	146,392	0
U. S. Thrift & Loan	878,895	0	13,346,238	0	363,454	0	1,277,843
United Thrift	200,057	0	655,967	14,500	61,453	178,076	0
Utah Financial Thrift	780,974	0	1,613,901	0	51,069	0	0
Western Heritage Thrift & Loan	107,382	212,276	5,229,274	561,245	428,670	806,438	466
TOTALS	55,407,790	6,998,271	483,963,942	8,231,944	13,870,466	28,375,444	7,669,389

ASSETS	Deferred Charges & Prepaid Expenses	Other Assets	Total Assets	Thrift Certificates	Notes Payable	Other Liabilities	Stockholders Equity	Total Liabilities & Capital
Alta Thrift & Loan	31,216	32,752	1,517,637	755,350	0	192,305	569,982	1,517,637
American Fidelity Thrift & Loan	40,855	356,966	5,164,366	3,504,921	875,838	93,477	690,130	5,164,366
American Investment Thrift	0	8,700	6,087,086	4,853,999	0	161,940	1,071,147	6,087,086
Basin Loans, Inc.	3,000	16,198	1,373,008	592,521	0	27,934	652,513	1,073,008
Capital Thrift & Loan	0	20,000	1,380,011	0	62,758	0	1,317,253	1,380,011
Charter Thrift & Loan	78,187	265,081	4,655,492	3,793,170	32,763	180,379	649,180	4,655,492
Citicorp Person-to-Person	0	806,370	73,559,755	47,448,109	1,895,600	2,922,798	21,293,248	73,559,755
Commerce First Thrift	16,309	9,091	7,393,275	6,157,048	0	431,723	804,504	7,393,275
Commercial Credit Plan	0	417,068	16,488,578	13,033,768	210,043	46,872	3,197,695	16,488,578
Continental Thrift & Loan	38,502	299,370	3,659,690	1,082,217	0	236,271	341,194	3,659,690
Copper State Thrift & Loan	41,527	115,438	21,705,686	19,103,096	0	816,469	1,786,121	21,705,686
Cottonwood Thrift & Loan	6,980	1,095,519	18,729,601	16,217,727	10,307	1,095,153	1,406,414	18,729,601
FinanceAmerica Thrift Corp.	35,409	32,747	6,608,918	2,270,434	2,585,236	245,588	1,507,660	6,608,918
First Security Financial	138,225	1,828,871	104,548,872	75,626,800	1,108,439	9,357,045	18,456,588	104,548,872
First Thrift & Loan	32,200	217,617	1,431,164	251,835	229,570	77,456	872,303	1,431,164
Foothill Thrift & Loan	60,458	1,179,979	31,669,497	27,780,896	0	1,511,026	2,369,565	31,669,497
General Acceptance Company	0	116,452	1,479,858	1,180,179	0	114,252	185,427	1,479,858
HFC Thrift, Inc.	3,153	28,988	3,573,352	762,292	250,000	75,483	2,485,577	3,573,352
Home Credit Thrift & Loan	38,232	16,717	5,258,679	4,542,142	0	135,634	580,003	5,258,679
Interlake Thrift	109,116	1,334,769	25,287,433	17,694,203	0	1,971,132	5,622,048	25,287,433
Intermountain Thrift & Loan	140,061	251,598	15,328,905	12,719,062	63,704	975,100	1,571,039	15,328,905
Lockhart Co.	101,009	2,357,265	111,960,924	91,360,600	0	5,824,549	14,775,775	111,960,924
Moore Financial of Utah	154,755	19,306,421	100,112,327	69,506,111	14,087,845	6,169,742	10,348,629	100,112,327
Overland Thrift & Loan	0	231,859	8,321,212	6,240,765	0	361,394	1,719,053	8,321,212
Peoples First Thrift - Midvale	0	1,500	2,322,857	1,745,447	0	133,427	443,983	2,322,857
Peoples First Thrift - Ogden	0	0	3,476,080	2,797,313	0	6,129	672,638	3,476,080
Peoples First Thrift - Provo	0	0	2,075,940	1,574,163	0	41,397	460,380	2,075,940
Peoples First Thrift - Riverdale	0	0	2,069,018	1,321,276	0	304,243	443,499	2,069,018
Peoples First Thrift - State St.	28,500	2,815	6,870,448	2,790,692	0	2,691,666	1,388,090	6,870,448
Peoples First Thrift - 7th East	0	0	4,757,944	3,444,709	0	104,772	1,208,463	4,757,944
Pioneer Thrift	8,650	78,918	2,944,229	2,140,567	0	32,298	771,364	2,944,229
Security Pacific Finance	0	82,772	4,295,802	393,827	2,645,004	271,270	985,701	4,295,802
St. George Thrift & Loan	4,949	109,574	3,617,050	3,175,357	0	187,921	253,772	3,617,050
U. S. Thrift & Loan	99,612	18,136	15,934,178	12,368,048	1,048,186	385,055	2,132,889	15,934,178
United Thrift	2,701	3,373	1,116,077	616,853	0	112,956	386,266	1,116,077
Utah Financial Thrift	44,424	120,963	2,611,331	2,019,189	0	93,658	498,484	2,611,331
Western Heritage Thrift & Loan	43,459	477,285	7,577,595	6,354,842	6,814	635,413	980,526	7,577,595
TOTALS	1,305,489	31,241,172	637,063,875	469,227,578	25,112,107	38,023,945	104,700,245	637,063,875

INDIVIDUAL REPORTS OF 56 INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION AS OF DECEMBER 31, 1982

Assets

Name of Corporation	Adjusted Net Receivables	Cash on Hand & In Banks	Real Estate Less Depreciation	Furniture Fixtures, & Equipment Less Depreciation	Investments	Deferred charges & Prepaid Expenses plus Other Assets	Total Assets
Alpine First Thrift	545,980	1,213	---	5,535	929,000	---	1,480,000
Alta Thrift & Loan Company	1,076,613	151,588	94,587	225,175	100,000	80,164	1,726,127
American Fidelity Thrift & Loan	4,320,954	229,457	75,587	36,010	12,000	214,421	4,888,429
American Investment Thrift	2,553,997	333,299	---	99,255	---	8,700	2,995,251
Associates Financial Services of Ogden	3,552,819	506	---	---	---	7,361	3,560,686
Associates Financial Services Company of Roy, Inc.	2,467,881	1,277	---	---	---	(4,641)	2,464,517
Avco Thrift of Utah	2,441,058	1,200	60,560	6,09	---	2,692	2,511,615
Basin Loans, Inc.	946,998	72,808	6,035	9,2.2	---	36,913	1,071,976
Capital Thrift & Loan, Inc.	1,874,000	144,800	771,500	30,000	---	15,300	2,836,100
Century Finance Company of Kearns	1,177,070	180,808	---	---	---	---	1,357,878
Century Finance Company of Main	1,055,291	988	---	2,849	---	---	1,058,118
Century Finance Company of Tooele	385,666	4,666	---	395	---	173	370,900
Century Thrift & Loan	495,766	1,714	---	545	---	20,983	519,008
Charters Thrift & Loan	2,959,933	255,684	191,665	129,060	---	359,246	3,905,588
Citicorp Person-to-Person Financial Center of Utah	77,176,752	9,900	39,024	701,493	1,550,000	912,413	80,389,582
Commerce First Thrift	5,374,569	746,314	261,692	196,112	4,668	25,235	6,638,590
Commercial Credit Plan, Inc.	12,042,116	866,654	---	---	944,000	466,697	14,319,467
Consolidated Finance Corp.	181,183	36,083	68,349	40,221	251,209	31,411	608,456
Continental Thrift & Loan Co.	2,729,363	312,223	34,201	31,490	470,553	96,131	3,673,961
Copper State Thrift & Loan Co.	18,069,369	1,510,547	16,359	288,748	300,000	119,967	20,304,967
Cottonwood Thrift & Loan	12,332,225	619,445	504,000	560,681	140,000	714,612	14,871,163
Deamer Finance Co.	178,694	1,397	15,777	38,291	---	250	235,192
FinanceAmerica Thrift Corp.	5,126,228	61,715	---	---	---	35,692	5,261,926
First Security Financial	57,016,795	15,324,578	8,268,553	1,364,812	---	3,804,162	85,779,000
First Thrift & Loan	987,824	20,812	164,815	13,274	140,604	6,331	1,333,860
Foothill Thrift & Loan	22,327,974	1,325,044	1,161,825	933,775	1,982,752	1,608,687	29,300,057
Frontier Finance Co.	652,728	16,988	---	2,297	---	3,190	675,198
General Acceptance Co.	863,186	69,527	63,397	43,308	685	3,697	1,043,860
HEC Thrift, Inc.	3,182,156	148,389	---	99,930	---	55,996	3,486,471
Home Credit Thrift & Loan	4,414,453	176,551	177,105	270,807	20,372	30,779	5,090,067
Interlake Thrift	11,658,185	927,942	536,011	1,710,807	1,494,105	188,196	16,515,246
Intermountain Thrift & Loan	9,406,621	916,501	225,096	806,271	212,291	90,606	11,657,386
The Lockhart Co.	81,274,946	9,208,293	6,169,072	421,105	950,226	3,050,688	101,074,330
Metropolitan Finance Company, Inc.	625,344	74,604	---	14,261	---	10,662	724,871
Model Finance, Inc.	332,862	3,725	18,000	325	---	619	355,521
Moore Financial	74,057,000	3,360,000	5,095,000	4,298,000	1,874,600	16,739,000	105,423,000
Mortensens Finance Co.	1,667,459	313	---	6,389	---	17,913	1,692,074
North Ogden Finance Co.	241,008	2,717	---	83	74,506	250	318,564
Overland Thrift & Loan	6,235,861	1,662,183	337,476	271,376	---	277,664	8,784,560
Peoples Finance & Thrift Co. dba	---	---	---	---	---	---	---
Peoples First Thrift (State Street)	3,197,363	916,649	---	478,366	2,160,000	20,205	6,772,583
Peoples Finance & Thrift Co. of Ogden dba	1,594,780	1,713,415	27,277	1,288	---	8,546	3,345,306
Peoples First Thrift	1,489,620	396,311	---	5,419	---	---	1,891,350
Peoples Finance & Thrift Co. of Riverdale City dba Peoples First Thrift	1,428,060	154,443	---	36,817	---	---	1,619,320
Peoples Finance & Thrift Co. of Salt Lake City dba Peoples First Thrift (Ft. Union)	1,737,647	293,715	---	5,359	---	41,909	2,078,680
Peoples Finance & Thrift Co. of Utah dba	---	---	---	---	---	---	---
Peoples First Thr. Ft. (7th East)	3,656,255	835,032	36,465	2,426	---	---	4,530,178
Pioneer Thrift	1,302,375	122,661	---	66,022	1,100,000	86,352	2,677,410
St. George Finance, Inc. dba	2,371,946	284,707	106,736	13,053	---	92,784	2,869,226
St. George Thrift & Loan	3,826,843	54,388	486,487	20,076	---	104,335	4,492,129
Security Pacific Finance Money Center, Inc.	180,139	(1,845)	---	---	12,840	1,000	182,134
Sunset Finance Co.	105,248	(269)	---	---	31,806	---	136,785
Terrace Finance Co.	718,832	38,945	---	110,682	---	3,545	872,004
United Thrift	12,296,613	275,937	215,237	388,228	---	117,403	13,293,418
U. S. Thrift & Loan	1,280,669	763,498	---	2,930	12,124	49,934	2,108,155
Utah Financial Services	557,435	6,671	---	7,796	---	748	572,653
Valley Finance Company, Inc.	225,066	354,249	94,691	---	31,608	3,580	709,194
Valley Loan Corporation	4,558,889	393,240	232,877	323,009	659,664	525,578	6,693,257
Western Heritage Thrift & Loan Co.	---	---	---	---	---	---	---
TOTALS	474,516,067	45,402,250	25,555,406	14,120,227	15,457,337	30,089,179	605,140,466

INDIVIDUAL REPORTS OF 56 INDUSTRIAL LOAN CORPORATIONS BRANCHES SHOWING CONDITION AS OF DECEMBER 31, 1962

Liabilities

Name of Corporation	Thrift Certificates	Notes Payable	Other Liabilities	Stockholders Equity	Total Liabilities and Capital
Alpine First Thrift	---	402,069	51,368	1,035,851	1,489,088
Alta Thrift & Loan Company	1,088,492	---	31,682	607,953	1,728,127
American Fidelity Thrift & Loan	3,211,559	966,292	98,003	612,575	4,888,429
American Investment Thrift	1,843,047	---	118,614	1,033,590	2,995,251
Associates Financial Services of Ogden	---	2,362,815	1,568	1,196,303	3,560,686
Associates Financial Services Company of Roy, Inc.	---	1,756,214	6	696,297	2,464,517
Avco Thrift of Utah	---	1,970,443	65,200	467,976	2,511,619
Basin Loans, Inc.	600,786	---	29,739	441,451	1,071,976
Beehive Thrift & Loan, Inc.	1,789,600	68,200	845,200	133,100	2,836,100
Capitol Thrift & Loan	10,000	10,000	2,406	1,335,472	1,357,878
Century Finance Company of Kearns	---	408,771	2,969	647,378	1,059,118
Century Finance Company of Main	---	196,703	1,911	172,296	370,900
Century Finance Company of Tooele	---	---	143	518,865	519,008
Charter Thrift & Loan	3,252,874	36,197	111,687	504,830	3,905,588
Citicorp Person-to-Person Financial Center of Utah	26,575,757	32,359,835	1,461,985	19,992,005	80,389,582
Commerce First Thrift	5,494,687	---	358,138	755,765	6,608,590
Commercial Credit Plan, Inc.	10,893,187	186,301	97,196	3,142,783	14,319,467
Consolidated Finance Corp.	---	45,869	221,705	340,882	608,456
Continental Thrift & Loan Co.	2,982,576	115,000	236,481	339,904	3,673,961
Copper State Thrift & Loan Co.	17,211,404	5,363	1,215,867	1,872,356	20,304,990
Cottonwood Thrift & Loan	12,377,619	16,122	953,005	1,524,417	14,871,163
Deamer Finance Co.	---	163,130	151	71,911	235,192
FinanceAmerica Thrift Corp.	315,824	2,175,538	276,297	2,494,267	5,261,926
First Security Financial	56,457,651	1,212,911	9,877,325	18,231,113	85,779,000
First Thrift & Loan	254,237	140,043	214,954	724,626	1,333,860
Foothill Thrift & Loan	23,669,291	1,460,000	1,774,820	2,395,946	29,300,057
Frontier Finance Co.	---	337,174	144,802	193,222	675,198
General Acceptance Co.	761,586	77,500	116,498	88,278	1,043,860
HFC Thrift, Inc.	989,398	---	106,180	2,390,893	3,486,471
Home Credit Thrift & Loan	4,133,896	125,548	228,417	602,206	5,090,067
Interlake Thrift	13,697,509	---	737,908	2,079,829	16,515,246
Intermountain Thrift & Loan	9,910,555	64,909	612,519	1,068,403	11,657,386
The Lockhart Co.	78,007,499	---	8,450,645	14,618,986	101,074,330
Metropolitan Finance Company, Inc.	---	425,097	26,418	286,363	724,871
Midel Finance, Inc.	---	239,600	18,946	110,982	355,531
Moore Financial	72,087,000	15,561,000	9,196,000	8,585,000	105,423,000
Mortensens Finance Co.	---	875,801	129,488	694,377	1,692,074
North Ogden Finance Co.	---	242,576	7,367	68	318,564
Overland Thrift & Loan	6,722,069	---	258,240	1,801,251	8,784,560
Peoples Finance & Thrift Co. dba	---	---	---	---	---
Peoples First Thrift	2,986,372	---	2,507,886	1,278,331	6,772,583
Peoples Finance & Thrift Co. of Ogden dba	---	---	---	---	---
Peoples First Thrift	2,661,555	---	9,951	653,800	3,345,306
Peoples Finance & Thrift Co. of Provo dba	---	---	---	---	---
Peoples First Thrift	1,427,683	---	41,345	422,322	1,891,350
Peoples Finance & Thrift Co. of Riverdale dba	---	---	---	---	---
Peoples First Thrift	1,111,682	---	144,739	362,899	1,619,320
Peoples Finance & Thrift Co. of Salt Lake City dba	---	---	---	---	---
Peoples First Thrift (Ft. Union Blvd.)	1,515,412	---	238,496	431,772	2,078,680
Peoples Finance & Thrift Co. of Salt Lake City dba	---	---	---	---	---
Peoples First Thrift (700 East)	3,208,122	---	71,190	1,150,066	4,530,178
Pioneer Thrift	1,851,850	---	52,625	773,535	2,677,410
St. George Finance, Inc. dba	---	---	---	---	---
St. George Thrift & Loan	2,483,265	---	128,391	257,570	2,869,226
Security Pacific Finance Money Center, Inc.	293,017	2,937,882	290,252	970,898	4,492,129
Sunset Finance Co.	---	137,136	140	54,858	192,134
Terrace Finance Co.	---	47,528	4,334	84,923	136,785
United Thrift	485,744	---	2,080	384,152	872,004
U. S. Thrift & Loan	8,042,392	2,934,805	178,512	7,137,708	13,293,418
Utah Financial Services	1,659,607	---	86,177	362,931	2,109,155
Valley Finance Company, Inc.	---	403,822	11,857	157,271	572,650
Valley Loan Corporation	---	414,236	52,884	242,074	709,194
Western Heritage Thrift & Loan Co.	5,182,273	9,238	429,679	1,072,067	6,693,257
TOTALS	387,267,077	70,969,748	42,282,131	104,681,510	605,140,466

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Model Finance, Inc.	Ogden	Weber	1966	J. F. Kenny	H. M. Kenny	H. M. Kenny
Moore Financial of Utah	Salt Lake	Salt Lake	1959	Nirvin D. Borthick	Jane Ahrends	Lawrence R. Taylor
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Sandy	Salt Lake				
Mortensens Finance Company	Richfield	Sevier	1953	V. J. Jorgensen	Arthur Mortensen	Melba E. Mortensen
North Ogden Finance Company	Ogden	Weber	1965	M. J. Deamer	Jody Deamer	Shelly Waters
Overland Thrift and Loan	Salt Lake	Salt Lake	1978	Rodney E. Maxfield	Gordon R. Tauberheim	Gaylen Luke
Branch	Roosevelt	Duchesne				
Peoples Finance & Thrift Co. dba						
Peoples Finance & Thrift Co. of Ogden	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba						
Peoples Finance & Thrift Co.-Riverdale	Ogden	Weber	1968	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba						
Peoples First Thrift	Provo	Utah	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba						
Peoples First Thrift	Midvale	Salt Lake	1973	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba						
Peoples First Thrift	Salt Lake	Salt Lake	1924	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Peoples Finance & Thrift Co. dba						
Peoples First Thrift	Salt Lake	Salt Lake	1962	Russell B. Jex	Gordon E. Walton	Gordon E. Walton
Pioneer Thrift	Salt Lake	Salt Lake	1980	Richard R. Nelson		
St. George Finance dba						
St. George Thrift and Loan	St. George	Washington	1977	Carlene A. Olson	Doug McKnight	H. Val Hafer
Security Pacific Finance Systems, Inc.,						
dba Security Pacific Finance						
Money Center, Inc.	Midvale	Salt Lake	1980	William F. Ford	Mary E. Lee	Alfred E. Martinson
Sunset Finance Company	Ogden	Weber	1966	M. J. Deamer	Jack Hill	Shelly Waters
Terrace Finance Company	Ogden	Weber	1966	M. J. Deamer	M. J. (Jody) Deamer II	Shelly Waters
United Thrift	Orem	Utah	1977	Burkley L. Bunker	W. Wayne Bunker	W. Wayne Bunker
U. S. Thrift and Loan	Salt Lake	Salt Lake	1969	Keith H. Miles	T. C. McCamey	David S. Davies
Branch	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch	Orem	Utah				

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Branch	Moab	Grand				
Branch	Price	Carbon				
Branch	Brigham City	Box Elder				
Utah Financial Services	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	Patricia Jarman
Valley Finance Company, Inc.	Escalante	Garfield	1957	Reed Thomson	Blake Robinson	Blake Robinson
Valley Loan Corporation	Salt Lake	Salt Lake	1957	Robert I. Bowles	Wayne C. Player	Wayne C. Player
Western Heritage Thrift and Loan Co.	Bountiful	Davis	1979	Jim D. Munsee	Eton Booker	Eton Booker
Branch	Sandy	Salt Lake				
Branch	St. George	Washington				

CONSOLIDATED STATEMENT
OF
ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS
AND BRANCHES

	57 Corporations 52 Branches	56 Corporations 56 Branches
	December 31, 1981	December 31, 1982
<u>ASSETS</u>		
Cash on hand and in banks	27,380,391	49,538,174
Adjusted net receivables	434,460,438	462,984,814
Real estate (net of depreciation)		
Used in business	4,441,101	7,465,176
Held for resale	13,560,953	23,557,087
Other real estate	521,646	812,828
Furniture, Fixtures and Equipment (net of depreciation)	6,261,704	8,996,215
Investments in and loans to affiliates	18,146,932	4,475,251
Other investments (at lower of cost or market)	6,557,359	6,311,238
Deferred charges and prepaid expenses	972,247	1,091,478
Other Assets	10,060,476	27,885,483
TOTAL ASSETS	522,363,247	593,117,744
<u>LIABILITIES AND CAPITAL</u>		
Thrift certificates	312,440,666	392,922,692
Notes Payable	92,249,047	74,126,566
Other liabilities	18,487,471	22,710,277
Subordinated notes and debentures	5,683,176	5,282,194
Capital stock	21,552,851	18,260,578
Surplus	61,732,363	71,375,229
Undivided Profits	10,179,336	8,232,876
Reserve for contingencies	38,337	207,332
TOTAL LIABILITIES AND CAPITAL	522,363,247	593,117,744

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE

	December 31, 1981	December 31, 1982
<u>INCOME</u>		
Interest and discount on receivables	68,757,349	64,909,166
Income on investments	3,142,863	3,349,784
Insurance commissions earned	970,404	528,180
Extension collection and late charges	1,178,690	1,249,129
Rental income	544,509	523,606
Gain on sale of real property	367,721	89,836
Other income	1,621,392	1,225,767
TOTAL INCOME	76,582,928	57,556,193
<u>EXPENSE</u>		
Salaries and bonuses	7,102,059	7,248,890
Advertising and public relations	2,024,909	1,420,137
Legal expense	371,583	546,045
Audit and accounting services	520,286	598,745
Rent and utilities	1,900,306	2,020,188
Taxes (other than income)	491,955	462,156
Depreciation and amortization	896,143	992,931
Provision for losses	3,933,602	4,811,657
Other operating expense	8,611,188	9,567,148
Total expense (before interest and income tax expense)	25,852,022	27,667,897
Income before interest and income tax expense	50,730,906	44,207,572
Interest expense	46,205,932	41,183,699
Income before income tax expense	4,524,974	3,023,872
Federal and state income taxes	1,314,516	1,310,872
Net Income	3,210,458	1,712,931

INDUSTRIAL LOAN CORPORATION
STATEMENT OF ASSETS AND LIABILITIES
IN LIQUIDATION

BONNEVILLE THRIFT

Statement of Assets and Liabilities
as of
6-30-83

ASSETS

Cash: Due on Demand from Banks	\$ 7,474.41
Money Market Certificate	29,995.47
Real Estate Contracts (Park Ridge (4))	34,754.22
TOTAL ASSETS	<u>72,224.10</u>

LIABILITIES

Accounts Payable:	
Department of Financial Institutions	\$ 2,000.00
Legal Fees: Green, Callister & Hebecker	1,300.00
Claims by Creditors:	
Industrial Loan Guaranty Corporation of Utah	143,191.12
TOTAL LIABILITIES	<u>146,491.12</u>

CAPITAL ACCOUNTS

Common Stock	\$233,280.00
Surplus	58,320.00
Undivided Profits	(367,293.14)
Earnings: Year-to-Date	1,426.12
TOTAL CAPITAL ACCOUNTS	(<u>74,267.02</u>)
TOTAL CAPITAL AND LIABILITIES	<u>\$ 72,224.10</u>

Western States Thrift and Loan Company
Salt Lake City, Utah
(Closed June 7, 1972)

Liquidating Dividends Paid:

May 7, 1973.....	5.0%
July 1, 1975.....	2.5%
December 1, 1975.....	3.0%
January 31, 1978.....	11.2%
December 30, 1982.....	4.0%
	<u>25.7%</u>

Liquidation Completed December 20, 1982

C R E D I T U N I O N S

STATE OF UTAH
CREDIT UNIONS
As of June 30, 1983

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>Chairman of the Board</u>	<u>President</u>
A. F. Hospital 350 East Third North	American Fork	Utah	1964	Dale L. Eckley	Shirley Allshouse
Acorn P.O. Box 25012	Salt Lake City	Salt Lake	1940	Russel Parsons	Barbara Ynchausti
Airport Employees 4543 South 5080 West	Salt Lake City	Salt Lake	1965	Cerald Holgreen	Dennis G. Nelson
Alpine P.O. Box 217	Orem	Utah	1955	Norman Barton	Jay L. Stokes
AMCOR Employees 1973 North 500 East	Ogden	Weber	1959	James Swain	Darrell K. Tanner
American Linen Supply Company's Employees 33 East 6th South	Salt Lake City	Salt Lake	1950	LeRoy Woods Jr.	Lucile P. Barta
American Paper Supply P.O. Box 30038	Salt Lake City	Salt Lake	1959	Lee Ann Hadean	Marc R. Burrows
Associated P.O. Box 30430	Salt Lake City	Salt Lake	1954	Harold M. Bailey	M. Ben West
Auto Employees 955 West 2900 South	Salt Lake City	Salt Lake	1973	Clifford M. Casselbury	Deal Griggs
Bailey, Inc. 308 West Third South	Salt Lake City	Salt Lake	1963	Paul G. Thompson	Weldon J. Richman
Bear River Valley Co-op Main Highway	Corinne	Box Elder	1954	Robert T. Jones	Joyce S. Nelson
Beehive State Employees 1467 South Main	Salt Lake City	Salt Lake	1954	Paul L. Wiser	Walter J. Wickens
Bennett's Employees P.O. Box 1320	Salt Lake City	Salt Lake	1950	Donald Eastman	Hazel E. Rimmasch
Big Valley 10462 Weeping Willow	Murray	Salt Lake	1978	Ronald Allred	Pat W. Taggart

Blue Cross Blue Shield Employees P.O. Box 30270	Salt Lake City	Salt Lake	1961	Niel K. Miller	Susan Bushman
Boise Cascade Employees Intermountain P.O. Box 1530	Salt Lake City	Salt Lake	1941	Sherril Weekes	Lois Grant
Brotherhood of Railway Clerks Union Pacific Depot, Rm. 102	Salt Lake City	Salt Lake	1934	Hans O. Hunger	L. S. Blunk
Browning Employees Route 1	Morgan	Morgan	1964	Wayne Frye	Sherrie L. Buonocore
Buehner Employees 5200 South Main	Murray	Salt Lake	1963	Daniel L. Martin	Michio Sugiyama
CDP Credit Association P.O. Box 15065	Salt Lake City	Salt Lake	1957	Bob Babalis	Robert W. Budd
Carbon P.O. Box 719	Price	Carbon	1968	Kent L. Young	Jay Olson
Carbon Freight Line Employees 1735 South 300 West	Salt Lake City	Salt Lake	1948	William M. Pitts	Cleone Ferguson
Castleton's 2340 South 900 West	Salt Lake City	Salt Lake	1973	John H. Fawcett	Diane B. Mower
Catholic Community 1380 West Indiana Ave.	Salt Lake City	Salt Lake	1980	Dan Maldonado	Joe Zvonek
Cedar P.O. Box 862	Cedar City	Iron	1959	Keith C. Workman, Jr.	Rex Michie
CEE 3844 South 11th East	Salt Lake City	Salt Lake	1979	John VanHoff	Tonie Marie Foote
Chevron Saltair P.O. Box 360	Salt Lake City	Salt Lake	1956	Robert B. Calvin	Darlyne Aguilar
Chevron West P.O. Box 25117	Salt Lake City	Salt Lake	1950	Don A. Somsen	Douglas G. Gurr
Coca-Cola Employees 875 South West Temple	Salt Lake City	Salt Lake	1964	Thurum Nay	Jay W. Olson
Columbia Iron Mines P.O. Box 721	Cedar City	Iron	1944	Arnold L. Lemmon	Cheree Paddock
Corporate Central P.O. Box 27433	Salt Lake City	Salt Lake	1978	Fred S. Rico	Wayne F. Barnes
Cottonwood Hospital 5770 South Third East	Murray	Salt Lake	1963	Lewis J. Funk	Judith W. Meyers
Cummins Diesel Employees P.O. Box 25428	Salt Lake City	Salt Lake	1955	Keith W. Schoenfield	Gayla T. Petty

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>Chairman of the Board</u>	<u>President</u>
Cyprus 3505 South 8400 West	Magna	Salt Lake	1935	A. P. Nielsen	Sandra J. Hutchings
D&RGW Employees (Helper) P.O. Box 120	Helper	Carbon	1937	Ernest E. Gardner	Maurine G. Martell
Davis Farm Co-op 15 North Main	Kaysville	Davis	1957	Russel W. Buhler	Bonnie R. Heywood
Davis Schools 225 South 200 West	Farmington	Davis	1956	Boyd C. Whitesides	Neale C. Davis
Deseret News Employees P.O. Box 26092	Salt Lake City	Salt Lake	1946	Max Hamilton	Brian W. Johnson
Duchesne P.O. Box 1585	Roosevelt	Duchesne	1960	Gary L. Colton	Ralph T. Hill, Jr.
E. A. Miller & Sons 410 North 2nd West	Hyrum	Cache	1980	Marlin K. Gittins	John L. Brenchley
Eaton-Kenway P.O. Box 220	Bountiful	Davis	1975	Tom Freyberg	Scott Gillespie
EIMAC S. L. Employees 1678 So. Pioneer Road	Salt Lake City	Salt Lake	1980	David C. Stark	Mary Ann Sparenberg
EIMCO 717 South 300 West, Unit A	Salt Lake City	Salt Lake	1948	Demont Beckstead	Monia DelaBern
E I M L 1799 South Pioneer Road	Salt Lake City	Salt Lake	1957	Lewis W. Ernest	Fred S. Rico
Employees Quality Linen 1024 South 2nd West	Salt Lake City	Salt Lake	1962	Lynn Crayk	Ralph Bahr
Employees Granite Mill & Fixture Co. P.O. Box 16086	Salt Lake City	Salt Lake	1954	Nicholas Hille	Tami Anderson
Employment Security Employees 174 Social Hall Avenue	Salt Lake City	Salt Lake	1940	Gary R. Felker	Klare S. Oliver
EMSCO 2200 South 7th East	Salt Lake city	Salt Lake	1955	Noel E. Williams	Eloise Goodyear
Exchange P.O. Box 11364	Salt Lake City	Salt Lake	1952	Gene A. Toolson	Holly C. Anderson
Federal Employees P.O. Box 9199	Ogden	Weber	1939	Ray S. Odd	James J. Dawson

Federated 3514 Meadowbrook Dr. First Unitarian Church 569 South 1300 East Fur Breeders Agriculture Co-op P.O. Box 295	Salt Lake City Salt Lake City Midvale	Salt Lake Salt Lake Salt Lake	1966 1963 1965	Ronald F. Walker Myrna F. Wolf Melvin E. Jenkins	Doral Bellon Richard Keene Margie Pulsipher
GSL P.O. Box 1190 Galigher Employees 830 South 500 West Garfield Credit Union 9024 West 2700 West Garkane P.O. Box 748 Grand County P.O. Box 1047 Granite District 441 East 3900 South	Ogden Salt Lake City Magna Richfield Moab Salt Lake City	Weber Salt Lake Salt Lake Sevier Grand Salt Lake	1971 1953 1950 1975 1957 1935	Juanita Kasoff Alden H. Draper Charles B. Syme F. Darwin Jackson W. E. Leonard Gale H. Bateman	Theril H. Lund C. Lee Vance Pat M. Miller Christine Jensen Grace Eastin Carl M. Stott
Hafer's Employees 1563 South 300 West Health Care 325 - 8th Avenue Hercules Credit Union P.O. Box 26977 Hi-Land 700 Vine Street Horse Canyon Employees P.O. Box 1048 Hotel Utah Employees 75 West South Temple	Salt Lake City Salt Lake City Salt Lake City Murray Dragerton Salt Lake City	Salt Lake Salt Lake Salt Lake Salt Lake Carbon Salt Lake	1960 1975 1973 1957 1950 1937	Keith D. Fellows Boyd M. Holland Harlan B. Turley Clifford M. Hadley Terry L. Fredrickson Richard T. Turnbow	Loyd C. Taylor Scot Baumgartner Brent R. W. Holmes Janice Mitchell Yvonne Jensen Erma Jensen
Industrial Supply 1635 South 300 West Ireco Employees 8600 South 3000 West Iron County Educators P.O. Box 1033	Salt Lake City West Jordan Cedar City	Salt Lake Salt Lake Iron	1964 1964 1968	Rudy Y. Thompson David M. Gustafson Thales Brown	J. Frank Milner Samuel O. Stock Andrew R. Olds

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>Chairman of the Board</u>	<u>President</u>
Jelco 1919 West North Temple	Salt Lake City	Salt Lake	1973	Audrey Simons	Carolyn M. Benson
Jordan 1288 South 4th East	Sandy	Salt Lake	1950	Orr L. Hill	Joy Dean Thurman
Jordan Meat Employees 1225 West 33rd South	Salt Lake City	Salt Lake	1965	Mark A. Hodgson	Cor Van Alphen
K. G. 531 South State	Salt Lake City	Salt Lake	1957	Darwin Ashmont	Tom Castles
Kaiser Steel P.O. Box F	Sunnyside	Carbon	1948	Rudolph Sanich	Bettie M. Casella
L. D. S. Church Employees 147 North 200 West	Salt Lake City	Salt Lake	1955	John C. Jarman	H. Keith Carroll
Lehi Works Employees P.O. Box 97	American Fork	Utah	1965	Phillip H. Jensen	Bud G. Ormond
LeVoy's Employees 2511 South West Temple	Salt Lake City	Salt Lake	1967	Leonard Plaizier	Joanne R. Gines
Linford P.O. Box 419	Salt Lake City	Salt Lake	1970	Gerald Phipps	Robert H. Lemaistre
Logan Cache Rich 75 South 1st West	Logan	Cache	1963	Wendall H. Shepherd	Ray Jorgensen
Logan City Employees 61 West 1st North	Logan	Cache	1939	Danny Lee Dever	Venal Jones
M.E.A. 44 South First West	Fillmore	Millard	1956	Ronald G. Peterson	M. Dean Bennett
McBee Systems 124 - 22nd Street	Ogden	Weber	1959	Dean T. Noe	Carol Noe
McKay-Dee Hospital P.O. Box 9370	Ogden	Weber	1954	J. Allen Tanner	Brenda Freeman
Meadow Gold P.O. Box 2490	Salt Lake City	Salt Lake	1936	Walter G. Eggett	Kathryn Dell
Milford Railroad P.O. Box 736	Milford	Beaver	1977	Jimmy M. Sherwood	Wayne A. McCulley

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CREDIT UNIONS - June 30, 1982 - - - - - -195

CREDIT UNIONS APPROVED DURING PERIOD

<u>Name of Credit Union</u>	<u>Date</u>
Peoples Electric Power	7-30-82
Wright's Employees	1-26-83
Operating Engineers	1-31-83

DISSOLUTIONS

Cutter Employees	8-23-82
Lakeview Hospital	9-9-82
Burdett Apparel	10-17-82
Utah County Board of Realtors	11-22-82
Montck	8-16-82
Tintic	5-23-83
Mini World	5-24-83
Home Builders Association of Greater Salt Lake	6-22-83

MERGERS

Davis County Government into Davis Schools	7-1-82
Southeast Employees into Utah Furniture Association	1-26-83
St. Benedict's Hospital into Ogden Railway	2-15-83

CHANGES IN NAME

Davis Farm Co-op to Davis	3-23-83
EIML to Pioneer	5-23-83

Moroni Feed Moroni	Moroni	Sanpete	1969	James D. Harward	Mar Dye
Mt. States Steel P.O. Box M	Provo	Utah	1968	Theodore A. Bills	Jim Stoneman
Murray City 167 East 6100 South #E	Murray	Salt Lake	1959	Thomas DeSpain	Lane Camron
Murray School District 110 East 5600 South	Murray	Salt Lake	1955	LaMonte G. Mickelsen	Thomas D. Hofeling
National J.A.C.L. P.O. Box 1721	Salt Lake City	Salt Lake	1943	N. Iwamoto	Terrell T. Nagata
Nebo 40 South Main	Spanish Fork	Utah	1956	Raymond F. Peterson	J. Keith Anderson
Nephi Community 325 North 200 West	Nephi	Juab	1976	James A. Bosh	W. Frank Pew
Newspaper Employees 601 Tribune Bldg.	Salt Lake City	Salt Lake	1931	Arlen R. Peacock	Lona M. Gruettner
Northwest P.O. Box 1526	Salt Lake City	Salt Lake	1974	Myrle B. Anderson	B. Todd Hopkinson
Ogden Clinic 4650 Harrison Blvd.	Ogden	Weber	1963	Sharon Child	Gay Lynn Johnson
Ogden Government Employees P.O. Box 68	Ogden	Weber	1930	Richard E. Leicht	Robert L. Bringham
Ogden Municipal Employees 2555 Grant Avenue	Ogden	Weber	1948	Robert G. Warren	Carrie L. Stewart
Ogden Railway Employees 147 - 26th Street	Ogden	Weber	1966	Max A. Creer	Monte M. Call
Ogden Teachers 1163 - 30th Street	Ogden	Weber	1932	Alvin F. Carter	Claire A. Nielsen
Oil Marketers 1800 So. West Temple #300	Salt Lake City	Salt Lake	1974	Gayle Brunyer	Keith Palmer
Orem Postal 222 West Center, Box 304	Orem	Utah	1954	Theodore L. Lettich	James E. Twitchell
Pacific Pipe P.O. Box 166	Springville	Utah	1954	Curtis E. Francom	Sherman E. Huff
Peoples Electric Power 8722 So. 300 West	Sandy	Utah		Douglas O. Hunter	James R. Smith

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>Chairman of the Board</u>	<u>President</u>
Phillips Wasatch 1169 East Beverly Way	Bountiful	Davis	1940	T. J. Green	Grant W. Kapp
Piping Contractors 669 South Second East	Salt Lake City	Salt Lake	1964	Keith Gardner	Avard W. Booth
Pittsburg-Des Moines Employees 480 East 600 South	Provo	Utah	1957	Neal Allred	Joseph M. Richmond
Plumbers & Steamfitters Local #19 75 East Stratford	Salt Lake City	Salt Lake	1980	Roger L. Sorenson	Vanene C. McShane
Postal Credit Union 1717 South Redwood Road	Salt Lake City	Salt Lake	1939	Robert Rees	Richard K. Robinson
Presto 1210 East 2nd South	Lewiston	Cache	1977	Hope C. Mylroie	Julia A. Manteufel
Primary Hospital 320 - 12th Ave.	Salt Lake City	Salt Lake	1955	Craig Webb	Sharon Balle
Pro of Utah 647 West 3560 South #1	Salt Lake City	Salt Lake	1978	Reed Day	D. Chris Buttars
Provo City Employees P.O. Box 658	Provo	Utah	1941	Floyd K. Giles	David L. Nielsen
Provo Police & Fire Dept. 601 W. Columbia Lane	Provo	Utah	1945	Stanley G. Brown	Reed T. Lindsay
Provo Postal Employees 232 West Center	Provo	Utah	1961	Donald F. Keele	William V. Oldroyd
Provo Railroad P.O. Box 25	Provo	Utah	1943	Joel D. Zabriskie	Larry E. Gardner
Provo School District 200 West 909 North	Provo	Utah	1956	John E. Roylance	Sheldon C. Schofield
Pyke P.O. Box 238	Salt Lake City	Salt Lake	1977	Mark R. Stoner	Evvie Tyson
Rail-Ops 37 West 1700 South	Salt Lake City	Salt Lake	1966	W. Rex Black, Jr.	Marc Mikkelsen
Rick Warner Ford 633 South Main	Salt Lake City	Salt Lake	1976	Phoebe Durrant	Michael G. Wach
St. Benedict's Hospital Employees 5475 South 500 East	Ogden	Weber	1962	Mary Lou Hess	Laurel S. Neinz

St. Rose of Lima P.O. Box 557	Layton	Davis	1965	Rev. Michael J. Kallock	Jose M. Gallegos
Safeway Employees P.O. Box 15775	Salt Lake City	Salt Lake	1974	Charles Hammond	Grant Behrmann
Salt Lake Board of Realtors 2970 East 3300 South	Salt Lake City	Salt Lake	1962	Edwin L. Spjute	Gerald P. Werrett
Salt Lake City Employees 1360 South Main	Salt Lake City	Salt Lake	1941	Peter A. Graves	Ronald W. Smith
Salt Lake City Firemen's 124 West 1400 South	Salt Lake City	Salt Lake	1929	Gerald R. Duke	Steven G. Leffler
Salt Lake City Water Dept. Employees 1530 Jefferson St.	Salt Lake City	Salt Lake	1937	Madolin Fitzgerald	Mildred E. Burningham
Salt Lake County Employees 54 West 2100 South, Suite #1	Salt Lake City	Salt Lake	1956	Paul G. Olsen	Jeannine M. Green
Salt Lake Police 450 East 9th South	Salt Lake City	Salt Lake	1931	G. E. Johnson	Donald Niederhauser
Salt Lake Schools 454 East 300 South	Salt Lake City	Salt Lake	1979	Joan Amott	Steven M. Nelson
Salt Workers AMF Box 33054	Saltair	Salt Lake	1958	G. Boice Richardson	Ray A. Christensen
San Juan P.O. Box 199	Blanding	San Juan	1963	LaRay Alexander	Jennielean Matern
Schreiber Employees 880 North 6th West	Logan	Cache	1978	Cordell L. Hansen	Kenneth R. McDaniel
S E A 440 East 2nd North	Salina	Sevier	1957	Lynn Reynold	Dee Wayne Jolley
Snowbird Employees P.O. Box 3	Snowbird	Salt Lake	1976	John W. Downing	Candace C. Shugart
South Davis 390 So. Main	Bountiful	Davis	1964	Roger Tracy	Gordon H. Weed
South Salt Lake 2500 South State	Salt Lake City	Salt Lake	1954	Wm. W. Anderton	Donna H. Heddlesten
South Sanpete 191 N. 2nd E., Box 471	Ephraim	Sanpete	1956	Norma M. Goodwin	G. Stanley Black
Southern Utah P.O. Box 527	Richfield	Sevier	1956	Orian Allen	Kip L. Wilson
Southeast Employees 2144 Highland Drive	Salt Lake City	Salt Lake	1959	Barbara Lewis	Mildred E. Burningham
Southwest Industrial Area 5754 Wood Circle	Murray	Salt Lake	1956	Dick R. Andersen	Veva C. Andersen

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Standard Optical P.O. Box 1394	Salt Lake City	Salt Lake	1962	Thomas H. Wilcken	Ann Connell
Strong 5177 South 1950 West	Ogden	Weber	1971	Ralph McGuire	Sharon L. Oleson
Sweet's Employees 224 South 2nd West	Salt Lake City	Salt Lake	1971	Malin D. Lewis	John Hille, Sr.
Tanner Employees 1930 South State	Salt Lake City	Salt Lake	1957	Wayne King	Lynn Beckman
Texas Gulf Potash Employees P.O. Box 265	Moab	Grand	1967	Joe A. Garcia	Grace Eastin
Thiokol Employees P.O. Box 657	Brigham City	Box Elder	1958	Raymond J. Dunn	Rose Byington
Tooele County Schools 123 North 1st West	Tooele	Tooele	1956	Bert C. Williams	Mary A. Orme
Treasury 465 South 400 West	Salt Lake City	Salt Lake	1948	Thomas C. Shaffer	Scott R. Sloan
Tri County c/o Afton Morgan	Circleville	Piute	1972	L. Kirt Robinson	Nick Reynolds
Tri-Steel 653 West 100 South	Orem	Utah	1972	Richard L. Ellertson	Lorilee E. Rowley
UCB P.O. Box 11007	Salt Lake City	Salt Lake	1975	Leslie Gertsch	Max Goudriaan
U.M.T.A. P.O. Box 25094	Salt Lake City	Salt Lake	1957	Ronald Wilkins	Ronald J. Taylor
U.N.D.C. P.O. Box 716	Blanding	San Juan	1976	Tully Lameman	Laurel Hawkins
U.O.A. P.O. Box 1394	Salt Lake City	Salt Lake	1954	Blair B. Ericson	G. Raymond Fehr
UP & L P.O. Box 311	Ogden	Weber	1974	Dennis L. Cutler	Glen E. Morby
UPC 4198 South 755 East	Salt Lake City	Salt Lake	1951	Cornelius DeJong, Jr.	Alfred R. Matern
U. Ph. A. 1062 East 21st South	Salt Lake City	Salt Lake	1963	J. W. Giovacchini	C. Neil Jensen

UTELCU P.O. Box 11506	Salt Lake City	Salt Lake	1936	Helen Patterson	Lowell S. Baggaley
U. S. Fuel P.O. Box 1004	Price	Carbon	1953	Bruce R. Bryner	R. A. Bracken
Uintah P.O. Box 232	Vernal	Uintah	1955	Dan E. Olsen	Electa J. Caldwell
Uintah Basin P.O. Box 1585	Roosevelt	Duchesne	1954	Michael D. Hancock	Ralph Thomas Hill, Jr.
Union Carpenters	Salt Lake City	Salt Lake	1979	C. Victor Dover	Evan M. Hansen
University of Utah 1125 Annex Bldg.	Salt Lake City	Salt Lake	1956	Pieter VanDerhave	Phil Janovak
Utah Central P.O. Box 26008	Salt Lake City	Salt Lake	1940	J. Allen Tanner	Mary W. Damron
Utah Chiropractors 3129 South Main	Salt Lake City	Salt Lake	1966	Paul D. Kimball	Allen T. Billeter
Utah Club Managers Association 1130 So. Orchard Drive	Bountiful	Davis	1965	Marque Randall	Aloa Dereta
Utah Copper Employees 117 E. State Highway	Bingham Canyon	Salt Lake	1940	Lawrence P. Sax	Barbara Coward
Utah Furniture Association 825 E. Three Fountains, Circle 9	Salt Lake City	Salt Lake	1952	Cordon A. Whall	Ruby E. Clifton
Utah Oil Workers Ten West Broadway, Suite 521	Salt Lake City	Salt Lake	1936	D. W. Drumiler	Therza Mauss
Utah Power and Light Employees P.O. Box 899	Salt Lake City	Salt Lake	1935	Clyde F. Hansen	Harvey D. Francis
Utah Prison Employees P.O. Box 250	Draper	Salt Lake	1954	Nick J. Sharich	Ruth Reed
Utah Retail Grocers 1578 West 1700 South	Salt Lake City	Salt Lake	1960	James V. Olsen	Fred J. Nydegger
Utah Schools for the Deaf and Blind 846 - 20th Street	Ogden	Weber	1957	C. Duane Harrison	Blaine L. Seamons
Utah Sportswear Employees P.O. Box 86	Spanish Fork	Utah	1965	Donna Schwartz	Karen Cheney
Utah State Employees 660 South 2nd East	Salt Lake City	Salt Lake	1955	Max E. Baker	Grant B. Clayburn
Utah State University USU P.O. Box 1195, UMC 01	Logan	Cache	1957	Allen Kartchner	Dennis Child

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>Chairman of the Board</u>	<u>President</u>
Utah Technical College P.O. Box 31808	Salt Lake City	Salt Lake	1972	Faye Jensen	Dana H. Van Dyke
Utah Transit 1062 East 2100 south, #214	Salt Lake City	Salt Lake	1973	Michael C. Aylett	Mildred E. Burningham
Utah Valley 446 North 200 West	Provo	Utah	1953	Harley W. Jense	Ron L. Canto
Utahmo 669 South 2nd East	Salt Lake City	Salt Lake	1959	Chadwick Booth	Avard W. Booth
Valley West Hospital 4160 West 3500 South	West Valley City	Salt Lake	1964	Helen Olsen	Boyd N. Simper
Valtek P.O. Box 2200	Springville	Utah	1974	Ella Murrin	Richard A. Nelson
WASCO P.O. Box 184	Heber City	Wasatch	1959	Darwin McGuire	Grant M. Patch
Water and Sanitation Employees 291 West 5400 South	Murray	Salt Lake	1961	James E. Faulkner	W. Michael Smith
Weber School District 548 - 26th Street	Ogden	Weber	1979	Ronald C. Hamblen	Richard C. Freeman
Western District P.O. Box 1041	East Carbon	Carbon	1967	Perry Fry	Mary S. Stevenson
Wholesale Plumbing Supply P.O. Box 15794	Salt Lake City	Salt Lake	1964	Larry Naylor	Ruby N. Carlson
Wycoff Employees 2225 South 500 East, #16	Salt Lake City	Salt Lake	1959	Hubert W. Fox	Catherine Allison
Young Employees P.O. Box 604	Richfield	Sevier	1979	Stanley B. Ashby	LuAna P. Nielson

CONSOLIDATED STATEMENT OF 187 CREDIT UNIONS AS OF JUNE 30, 1983
(Amounts in thousands)

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
A. F. HOSPITAL	12	0	211	0	0	0	223
ACORN	1	38	766	0	13	1	819
AIRPORT EMPLOYEES	1	1	9	1	0	0	11
ALPINE	2,649	1,415	6,457	214	0	106	10,842
AMCOR	5	0	280	0	1	0	286
AMERICAN LINEN SUPPLY	17	1	101	0	0	0	118
AMERICAN PAPER SUPPLY	3	0	46	0	0	12	61
ASSOCIATED	96	155	1,845	0	4	1	2,101
AUTO EMPLOYEES	3	34	149	0	0	1	186
BAILEY, INC.	5	63	521	0	0	0	589
BEAR RIVER VALLEY	2	6	271	0	0	0	278
BEEHIVE STATE EMPLOYEES	46	4,374	10,132	776	337	242	15,906
BENNETT'S EMPLOYEES	2	0	183	0	1	1	292
BIG VALLEY	3	21	267	0	1	5	300
BLUE CROSS BLUE SHIELD	278	0	730	0	20	13	1,040
BOISE CASCADE EMPLOYEES	16	12	172	0	0	1	201
BROTHERHOOD OF RAILWAY CLERKS	148	385	2,585	0	10	(22)	3,106
BROWNING EMPLOYEES	(10)	44	294	0	0	4	332
BUEHNER EMPLOYEES	21	96	227	0	0	27	371
C.E.E.	9	11	70	0	1	0	91
CARBON	303	0	1,551	89	76	11	2,029
CARBON FREIGHT LINE	50	47	380	0	0	0	476
CASTLETONS	3	0	64	0	4	1	71
CATHOLIC COMMUNITY	9	392	403	0	0	1	805
CDP CREDIT ASSOCIATION	360	1,228	2,787	113	114	57	4,660
CEDAR	13	10	612	0	8	0	642
CHEVRON-WEST	118	861	5,085	0	82	46	6,172
CHEVRON SALTAR	33	197	366	0	0	0	595
COCA-COLA EMPLOYEES	9	30	148	0	0	0	186
COLUMBIA IRON MINE EMPLOYEES	57	1	153	0	0	1	212
CONSTRUCTION TRADES	65	617	1,396	42	13	0	2,133
CORPORATE CENTRAL	3,151	128,105	1,114	0	16	1,038	133,422
COTTONWOOD HOSPITAL	971	0	1,659	36	0	45	2,750
CUMMINS DIESEL	20	2	283	0	5	0	310

CYPRUS	843	19,389	23,133	1,446	292	198	45,799
DARGW EMPLOYEES	81	550	1,380	0	7	77	2,095
DAVIS	34	91	423	0	0	0	547
DAVIS SCHOOLS	2,765	39	7,037	712	175	74	10,802
DESERET NEWS EMPLOYEES	166	19	1,675	0	13	40	1,913
DUCHESNE	42	4	221	0	0	0	267
E. A. MILLER & SONS	12	7	39	0	0	0	57
EATON-KENWAY	7	80	106	0	0	0	193
EIMCO	13	203	1,352	0	10	0	1,577
EIMAC S. L. EMPLOYEES	64	923	1,103	0	8	40	2,138
EMPLOYEES GRANITE MILL & FIXTURE	9	24	98	0	0	0	131
EMPLOYEES QUALITY LINEN	3	1	77	0	0	0	80
EMPLOYMENT SECURITY EMPLOYEES	212	1,385	2,599	0	7	18	4,219
EMSCO	11	44	115	0	0	0	170
EXCHANGE	1	96	519	0	0	4	620
FEDERAL EMPLOYEES	1,299	140,160	108,846	5,753	1,113	6,050	263,650
FEDERATED	54	220	314	0	4	0	592
FIRST UNITARIAN CHURCH	13	1	48	0	0	1	62
FUR BREEDERS	3	0	26	0	0	0	29
GALIGHER	34	152	534	0	29	10	759
GARFIELD	233	2,357	5,704	164	40	77	8,563
GARKANE	3	32	88	0	0	0	122
GRAND COUNTY	58	138	555	0	8	3	761
GRANITE DISTRICT	33	8,062	17,675	1,157	264	366	27,556
GSL	83	0	119	0	0	0	201
HAFFER'S EMPLOYEES	12	1	78	0	0	0	91
HEALTH CARE	(96)	1,204	4,543	38	0	84	5,773
HERCULES	435	3,677	6,892	395	87	18	11,504
HI-LAND	19	220	1,895	0	7	0	2,141
HORSE CANYON EMPLOYEES	9	330	507	0	0	16	862
HOTEL UTAH EMPLOYEES	6	723	306	0	1	17	1,051
INDUSTRIAL SUPPLY	2	3	123	0	0	0	127
IRECO	55	0	198	0	0	10	263
IRON COUNTY EDUCATORS	(7)	61	1,172	0	12	21	1,258
JELCO	15	1	57	0	0	0	72
JORDAN	(10)	3,186	5,795	198	119	125	9,410
JORDAN MEATS	8	0	18	0	0	0	26
K. G.	2	0	41	0	0	0	43
KAISER STEEL	25	262	1,250	8	0	0	1,544
LDS CHURCH EMPLOYEES	481	7,761	12,967	511	223	250	22,192
LEHI WORKS EMPLOYEES	15	30	378	0	1	2	425

LIABILITIES	ACCOUNTS PAYABLE	OTHER	DIVIDENDS PAYABLE	CERTIFICATES	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
A. F. HOSPITAL	0	0	10	0	0	184	9	14	6	223
ACORN	1	0	0	209	0	576	8	22	3	819
AIRPORT EMPLOYEES	0	0	0	0	0	8	0	3	1	11
ALPINE	74	0	0	1,507	1,463	6,624	281	696	198	10,843
AMCOR	0	0	0	0	0	274	5	10	0	289
AMERICAN LINEN SUPPLY	0	0	0	0	0	89	0	13	17	119
AMERICAN PAPER SUPPLY	0	0	0	0	0	47	10	5	0	61
ASSOCIATED	78	0	0	0	43	1,754	58	129	40	2,101
AUTO EMPLOYEES	0	0	0	0	0	159	13	14	0	187
BAILEY, INC.	0	0	0	0	0	497	48	44	0	589
BEAR RIVER VALLEY	0	7	0	0	0	205	13	20	33	279
BEEHIVE STATE EMPLOYEES	112	110	0	820	348	13,243	671	594	11	15,907
BENNETT'S EMPLOYEES	0	0	35	0	0	143	0	12	0	190
BIG VALLEY	0	0	9	10	0	252	13	10	0	294
BLUE CROSS BLUE SHIELD	1	0	0	402	0	587	19	30	0	1,040
BOISE CASCADE EMPLOYEES	0	2	0	0	0	167	8	11	11	202
BROTHERHOOD OF RAILWAY CLERKS	0	56	0	187	(23)	2,459	0	250	177	3,106
BROWNING EMPLOYEES	1	0	0	41	0	250	11	29	0	333
BUEHNER EMPLOYEES	5	0	0	189	0	150	8	17	3	371
C.E.E.	0	0	0	2	0	79	0	7	3	91
CARBON	1	0	0	356	245	1,360	(13)	81	0	2,030
CARBON FREIGHT LINE	0	0	0	0	0	398	0	45	34	476
CASTLETONS	0	0	0	0	0	63	4	2	1	72
CATHOLIC COMMUNITY	16	0	0	388	0	343	17	41	0	805
CDP CREDIT ASSOCIATION	20	67	97	771	860	3,321	11	55	18	4,660
CEDAR	1	0	0	234	0	376	2	30	0	642
CHEVRON-WEST	8	4	0	492	225	5,041	22	306	75	6,172
CHEVRON SALTAR	0	0	0	0	0	541	8	36	11	595
COCA-COLA EMPLOYEES	0	0	0	0	0	167	6	7	7	187
COLUMBIA IRON MINE EMPLOYEES	0	0	0	20	0	134	40	19	0	212
CONSTRUCTION TRADES	2	3	0	426	0	1,589	4	70	0	2,133
CORPORATE CENTRAL	787	16	1,800	57,133	0	74,105	9	173	0	133,423
COTTONWOOD HOSPITAL	1	(3)	0	484	76	2,034	55	103	0	2,751
CUMMINS DIESEL	0	0	0	0	0	255	24	21	10	310

CYPRUS	634	0	0	6,332	2,073	32,271	2,223	1,560	205	45,300
DARGW EMPLOYEES	2	0	0	0	0	1,975	25	79	15	2,095
DAVIS	18	0	0	0	0	453	0	28	48	547
DAVIS SCHOOLS	54	0	0	2,564	820	6,564	0	502	295	10,803
DESERET NEWS EMPLOYEES	26	0	0	923	0	909	0	53	3	1,914
DUCHESNE	0	0	0	33	0	206	9	16	3	267
E. A. MILLER & SONS	0	0	0	0	0	55	1	1	1	58
EATON-KENWAY	1	0	0	4	0	173	7	6	2	193
EIMCO	2	9	0	0	0	1,407	14	70	76	1,578
EIMAC S. L. EMPLOYEES	20	0	0	699	95	1,203	0	79	43	2,138
EMP. GRANITE MILL & FIXTURE	0	2	0	0	0	97	3	11	17	132
EMPLOYEES QUALITY LINEN	3	1	0	0	0	67	0	9	1	81
EMPLOYMENT SECURITY EMPLOYEES	2	1	0	1,377	191	2,251	177	167	14	4,220
EMSCO	0	0	0	5	0	108	16	33	8	170
EXCHANGE	1	0	0	16	0	558	4	41	0	620
FEDERAL EMPLOYEES	2,894	3	0	27,825	10,379	203,882	662	7,273	10,732	263,651
FEDERATED	0	0	0	0	0	488	55	30	18	592
FIRST UNITARIAN CHURCH	0	0	0	0	0	57	2	2	0	62
FUR BREEDERS	0	0	2	0	0	24	1	1	1	30
GALIGHER	0	0	0	2	0	644	11	48	54	760
GARFIELD	18	8	0	1,288	120	6,507	277	316	29	8,564
GARKANE	0	0	0	6	0	112	1	3	1	122
GRAND COUNTY	24	0	0	95	0	563	30	39	11	762
GRANITE DISTRICT	29	0	0	3,450	4,355	18,039	43	948	692	27,557
GSL	0	0	0	0	0	192	1	8	0	201
HAFFER'S EMPLOYEES	0	0	0	0	0	84	1	6	0	91
HEALTH CARE	15	7	0	1	272	5,169	38	122	151	5,774
HERCULES	111	1	0	3,676	1,006	5,861	117	601	131	11,504
HI-LAND	0	2	0	0	0	1,893	98	133	15	2,141
HORSE CANYON EMPLOYEES	0	0	0	0	0	761	39	62	0	862
HOTEL UTAH EMPLOYEES	0	0	0	0	0	1,007	18	27	0	1,052
INDUSTRIAL SUPPLY	5	0	7	0	0	89	14	13	0	127
IRECO	5	1	0	0	0	242	6	10	0	263
IRON COUNTY EDUCATORS	7	0	0	173	0	893	0	78	106	1,258
JELCO	0	0	0	2	0	66	2	3	0	72
JORDAN	9	1	0	2,447	283	5,891	225	408	36	9,411
JORDAN MEATS	0	0	0	0	0	19	2	6	0	27
K. G.	0	0	0	0	0	35	5	3	0	43
KAISER STEEL	0	0	0	0	0	1,404	0	85	55	1,545
LDS CHURCH EMPLOYEES	98	0	0	5,274	3,211	12,905	198	471	36	22,192
LEHI WORKS EMPLOYEES	27	1	0	236	0	117	15	28	3	425

ASSETS	CASH OR HAND & IN BANKS	OTHER INVESTMENTS	LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
LEVY'S	42	0	651	0	0	15	717
LINFORD	7	17	38	0	0	0	62
LOGAN CACHE RICH	53	250	1,059	0	0	0	1,362
LOGAN CITY EMPLOYEES	29	0	314	0	0	0	343
M.E.A.	117	2,206	5,018	357	170	76	7,944
MCBEE SYSTEMS	4	0	288	0	0	0	292
MCWAY-DEE HOSPITAL	439	511	4,673	17	0	7	5,647
MEADOW GOLD EMPLOYEES	53	0	1,156	0	0	5	1,214
MILFORD RAILROAD	138	186	1,558	88	43	102	2,116
MORONI FEED	(22)	535	1,194	0	9	31	1,741
MT. STATES STEEL	8	37	66	0	0	1	112
MURRAY CITY EMPLOYEES	68	200	1,599	78	53	11	2,009
MURRAY SCHOOL DISTRICT	46	239	2,498	15	13	25	2,831
NATIONAL J.A.C.L.	11	960	4,581	48	1	56	5,655
NEBO	44	586	2,649	0	2	26	3,297
NEPHI COMMUNITY	1	0	36	0	0	0	36
NEWSPAPER EMPLOYEES	46	586	1,884	0	48	0	2,564
NORTHWEST	181	899	7,172	0	62	41	8,361
ODGEN CLINIC	13	1	101	0	0	0	114
ODGEN GOVERNMENT EMPLOYEES	171	3,121	11,122	440	144	102	15,098
ODGEN MUNICIPAL EMPLOYEES	296	316	4,144	0	16	63	4,834
ODGEN TEACHERS	120	437	1,883	0	3	3	2,446
ODGEN RAILWAY	1,881	28,024	26,791	1,079	250	550	59,274
OIL MARKETERS	25	4	176	0	0	1	206
OREM POSTAL	53	7	199	0	1	0	261
PACIFIC PIPE	18	840	1,508	31	23	27	2,446
PEOPLES ELECTRIC POWER	0	20	31	0	0	0	50
PHILLIPS-WASATCH	324	500	902	0	1	6	1,734
PIPING CONTRACTORS	14	22	193	0	0	2	230
PITTSBURG-DES MOINES	14	5	99	0	0	0	118
PLUMBERS & STEAMFITTERS LOCAL 19	430	365	1,818	9	61	0	2,683
PIONEER	112	596	7,111	302	161	275	8,556
POSTAL	106	77	3,723	857	161	524	5,449
PRESTO	11	1	65	0	1	0	77
PRIMARY HOSPITAL	(111)	296	620	0	22	0	929
PRO OF UTAH	6	18	163	0	0	0	187
PROVO CITY EMPLOYEES	9	22	853	0	0	7	891
PROVO POLICE & FIRE DEPT	5	0	644	0	0	3	652

PROVO POSTAL	3	0	1,317	0	7	1	1,327
PROVO RAILROAD	131	417	2,778	62	20	2	3,412
PROVO SCHOOL DISTRICT	75	1,172	2,622	114	40	0	4,023
PYKE	(1)	83	134	0	1	3	218
RAIL OPS	94	3,763	9,546	469	157	202	14,230
RICK WARNER FORD	36	10	306	0	0	0	352
S. L. BOARD OF REALTORS	24	41	438	0	23	0	505
SAFEMAT	90	2,530	7,860	280	64	40	10,864
SALT LAKE CITY EMPLOYEES	2,985	1,634	7,710	186	165	103	12,783
SALT LAKE COUNTY EMPLOYEES	119	278	1,810	0	34	7	2,247
SALT LAKE POLICE	221	735	2,985	198	113	26	4,178
SALT LAKE SCHOOLS	584	1,553	5,437	253	52	96	7,976
SALT WORKERS	12	3	298	0	0	0	312
SAN JUAN	90	0	217	0	0	2	308
SCHREIBER	3	43	179	0	0	0	224
SEA	39	14	676	0	12	0	740
SLC FIREMEN'S	56	901	3,424	55	20	46	4,503
SLC WATER DEPT	3	109	381	9	3	3	507
SNOWBIRD EMPLOYEES	163	5	177	0	0	1	347
SOUTH DAVIS	116	848	2,915	156	81	4	4,119
SOUTH SALT LAKE	3	24	87	0	0	2	115
SOUTH SANPETE	4	41	162	0	0	0	206
SOUTHERN UTAH	1	0	41	0	0	2	43
SOUTHWEST INDUSTRIAL AREA	3	21	115	0	0	2	140
ST. ROSE OF LIMA	6	0	30	0	0	0	36
STANDARD OPTICAL	0	17	93	0	0	0	106
STRONG	0	2	34	0	0	1	37
SWEET'S	11	0	79	0	0	0	90
TANNER	34	122	334	0	11	2	501
TEXAS GULF POTASH EMP.	7	4	227	0	0	0	238
THIOKOL EMPLOYEES	328	482	3,406	67	2	31	4,295
TODOLE COUNTY SCHOOLS	20	203	775	0	4	7	1,006
TREASURY	48	407	1,853	7	0	0	2,316
TRI COUNTY	1	28	120	0	0	0	148
TRI-STEEL	3	2	32	0	0	1	38
U.M.T.A.	160	640	3,080	136	109	172	4,297
U.N.D.C.	12	5	139	0	1	0	156
U.O.A.	3	12	151	0	0	0	166
U. S. FUEL	460	244	2,304	5	64	11	3,084
UCB	1	16	48	0	0	0	64
UINTAH	3	12	381	0	0	2	396

LIABILITIES	ACCOUNTS PAYABLE	OTHER	DIVIDENDS PAYABLE	CERTIFICATES DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
LEVY'S	0	0	0	0	648	23	35	11	717
LINFORD	1	0	0	0	56	7	0	0	62
LOGAN CACHE RICH	0	1	0	28	1,086	183	70	2	1,368
LOGAN CITY EMPLOYEES	0	0	0	0	311	5	29	0	345
M.E.A.	0	5	0	3,687	662	3,205	49	312	7,644
MCBEE SYSTEMS	0	0	0	0	256	0	26	12	294
MCWAY-DEE HOSPITAL	107	0	0	1,468	417	3,396	26	110	5,647
MEADOW GOLD EMPLOYEES	8	207	0	96	773	45	86	0	1,214
MILFORD RAILROAD	24	0	0	879	58	1,028	1	125	2,116
MORONI FEED	2	0	0	30	0	1,553	83	72	1,741
MT. STATES STEEL	0	0	0	0	90	0	0	0	112
MURRAY CITY EMPLOYEES	17	63	0	778	57	998	3	86	2,009
MURRAY SCHOOL DISTRICT	22	0	0	962	0	1,668	0	157	2,831
NATIONAL J.A.C.L.	23	0	0	809	0	4,244	185	305	5,655
NEBO	1	0	0	0	2,842	0	197	247	3,297
NEPHI COMMUNITY	0	0	0	0	33	0	0	0	36
NEWSPAPER EMPLOYEES	0	1	0	555	1,727	40	120	121	2,564
NORTH WEST	17	0	0	57	531	7,387	122	248	8,361
ODGEN CLINIC	(2)	0	24	0	95	0	5	(17)	115
ODGEN GOVERNMENT EMPLOYEES	191	0	0	2,961	544	10,201	485	681	15,098
ODGEN MUNICIPAL EMPLOYEES	8	0	0	1,681	145	2,492	314	153	4,834
ODGEN TEACHERS	6	1	0	0	2,125	146	162	7	2,446
ODGEN RAILWAY	955	0	0	15,729	3,569	35,047	802	2,047	59,274
OIL MARKETERS	0	18	10	0	165	7	5	0	206
OREM POSTAL	0	0	0	33	203	11	13	0	261
PACIFIC PIPE	6	0	0	753	1,466	60	115	40	2,446
PEOPLES ELECTRIC POWER	0	0	0	0	47	0	0	0	50
PHILLIPS-WASATCH	1	0	0	72	1,586	23	53	0	1,734
PIPING CONTRACTORS	0	0	0	0	182	16	32	0	231
PITTSBURG-DES MOINES	3	0	0	0	106	0	7	0	118
PLUMBERS & STEAMFITTERS LOC. 19	0	0	0	161	149	2,113	1	115	2,683
PIONEER	57	0	0	1,792	721	5,062	61	710	8,556
POSTAL	101	0	267	1,387	265	3,179	29	172	5,449
PRESTO	0	0	0	0	74	3	1	0	77
PRIMARY HOSPITAL	11	0	0	444	0	434	17	22	929
PRO OF UTAH	1	0	2	0	172	1	11	0	187
PROVO CITY EMPLOYEES	0	0	0	0	836	22	32	0	891
PROVO POLICE & FIRE DEPT.	0	0	2	0	590	0	53	7	652

PROVO POSTAL	3	0	25	40	0	940	206	113	0	1,328
PROVO RAILROAD	0	0	0	433	49	2,626	112	193	0	3,412
PROVO SCHOOL DISTRICT	0	198	0	572	0	2,980	0	274	0	4,023
PYKE	0	0	0	0	0	212	0	1	6	219
RAIL OPS	109	42	0	3,105	762	9,577	161	363	112	14,231
RICK WARNER FORD	0	0	0	0	0	307	2	37	7	354
S. L. BOARD OF REALTORS	0	0	0	0	0	448	42	33	3	526
SAFEMAT	106	0	14	3,784	328	5,327	307	587	412	10,864
SALT LAKE CITY EMPLOYEES	66	33	0	1,426	722	9,570	62	337	2	12,783
SALT LAKE COUNTY EMPLOYEES	1	0	0	0	0	2,070	7	103	0	2,247
SALT LAKE POLICE	(7)	0	0	1,303	225	2,460	34	204	59	4,278
SALT LAKE SCHOOLS	26	3	0	459	372	6,304	(8)	511	309	7,977
SALT WORKERS	0	0	0	0	0	207	85	20	0	313
SAN JUAN	0	0	0	92	0	219	(2)	0	0	309
SCHREIBER	4	0	0	0	0	211	6	5	0	225
SEA	1	0	0	0	0	672	0	55	13	740
SLC FIREMEN'S	77	0	0	1,075	108	2,691	127	400	26	4,503
SLC WATER DEPT	1	0	0	43	0	433	1	29	0	507
SNOWBIRD EMPLOYEES	0	0	0	0	0	335	6	5	2	347
SOUTH DAVIS	28	1	62	757	287	2,713	219	51	0	4,119
SOUTH SALT LAKE	0	0	0	0	0	96	9	4	0	116
SOUTH SANPETE	0	0	0	0	0	176	15	16	0	206
SOUTHERN UTAH	2	0	0	0	0	29	6	7	0	44
SOUTHWEST INDUSTRIAL AREA	0	0	0	0	0	126	9	2	1	141
ST. ROSE OF LIMA	0	1	0	0	0	31	1	2	0	36
STANDARD OPTICAL	0	0	0	0	0	79	17	7	3	107
STRONG	0	0	0	0	0	33	2	2	0	38
SWEET'S	3	0	6	0	0	76	0	4	1	90
TANNER	1	0	0	1	0	484	4	14	0	503
TEXAS GULF POTASH EMP.	7	0	10	0	0	170	19	23	10	238
THIOKOL EMPLOYEES	12	0	0	257	0	3,586	24	224	200	4,316
TODOLE COUNTY SCHOOLS	0	0	0	0	0	931	26	52	0	1,306
TREASURY	0	17	0	507	0	1,479	169	144	0	2,316
TRI COUNTY	0	0	0	0	0	112	2	15	20	148
TRI-STEEL	0	0	0	0	0	32	2	0	3	37
U.M.T.A.	43	58	0	802	0	3,149	76	169	0	4,297
U.N.D.C.	0	0	0	0	0	93	8	6	50	157
U.O.A.	0	0	0	105	0	52	7	8	0	166
U. S. FUEL	79	0	0	1,366	245	1,333	3	44	13	3,084
UCB	0	0	0	0	0	56	4	1	0	64
UINTAH	0	1	22	26	0	315	2	31	2	396

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
UNIVERSITY OF UTAH	11,057	3,800	12,735	196	284	206	28,272
UINTAH BASIN	88	1	43	0	0	0	132
U P & L ODGEN	54	160	1,086	0	0	0	1,340
UPC	13	0	97	0	0	1	110
U. PH. A.	10	9	253	0	1	0	272
UTAH CENTRAL	507	5,572	16,616	587	156	242	24,080
UTAH CHIROPRACTORS	13	2	429	0	0	0	444
UTAH CLUB MANAGERS ASSOCIATION	1	3	31	0	1	0	35
UTAH COPPER EMPLOYEES	643	4,649	5,902	9	18	1	11,221
UTAH FURNITURE ASSOCIATION	105	33	406	0	0	0	543
UTAH OIL WORKERS	47	2,745	3,916	0	0	0	6,708
UTAH POWER & LIGHT EMPLOYEES	2,099	439	8,665	0	0	119	11,322
UTAH PRISON EMPLOYEES	(5)	10	961	0	11	5	982
UTAH RETAIL GROCERS	303	0	1,297	0	73	7	1,680
UTAH SCHOOLS FOR DEAF & BLIND	8	97	211	0	2	0	416
UTAH SPORTSWEAR	2	1	14	0	0	0	17
UTAH STATE EMPLOYEES	2,766	23,505	51,911	9,166	636	1,764	89,748
UTAH STATE UNIVERSITY	1,615	7,780	8,566	445	148	238	18,792
UTAH TECHNICAL COLLEGE	5	2	104	1	0	0	112
UTAH TRANSIT	(1)	5	183	0	1	3	190
UTAH VALLEY	54	434	1,452	0	56	23	2,019
UTAHMO	8	20	109	0	0	1	138
UTELCU	1,168	13,481	58,659	2,455	729	378	76,509
VALLEY WEST HOSPITAL	(3)	2	152	0	0	2	152
VALTEK	9	0	89	0	0	8	107
WASCO	21	392	796	20	0	5	1,234
WATER & SANITATION	5	24	226	0	2	0	259
WEBER SCHOOL DISTRICT	0	1,745	4,898	152	11	70	6,876
WESTERN DISTRICT	15	581	1,041	17	15	18	1,685
WHOLESALE PLUMBING SUPPLY	11	12	279	0	0	0	302
WRIGHT'S EMPLOYEES	0	0	2	0	0	0	2
WYCOFF EMPLOYEES	0	6	430	0	1	1	437
YOUNG EMPLOYEES	20	223	106	0	0	1	350
TOTALS*	47,343	454,074	596,504	30,761	7,964	14,939	1,151,115

*Due to rounding, columns may not total.

LIABILITIES	ACCOUNTS PAYABLE	OTHER	DIVIDENDS PAYABLE	CERTIFICATES	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
UNIVERSITY OF UTAH	17	48	0	288	10,674	16,000	150	536	621	28,276
UINTAH BASIN	0	0	0	0	0	110	12	8	3	132
U P & L ODGEN	0	0	0	349	0	861	51	80	0	1,341
UPC	0	0	0	0	0	75	0	15	21	111
U. PH. A.	1	0	0	44	0	196	3	25	4	273
UTAH CENTRAL	104	4	0	4,471	588	17,592	287	882	151	24,081
UTAH CHIROPRACTORS	0	0	154	0	0	224	9	58	0	445
UTAH CLUB MANAGERS ASSOCIATION	0	1	2	0	30	0	0	2	0	35
UTAH COPPER EMPLOYEES	35	0	0	1,567	0	8,842	233	545	0	11,221
UTAH FURNITURE ASSOCIATION	5	0	0	0	0	490	9	40	0	544
UTAH OIL WORKERS	3	0	0	1,539	0	3,688	243	434	802	6,708
UTAH POWER & LIGHT EMPLOYEES	12	270	0	48	0	10,227	268	498	0	11,322
UTAH PRISON EMPLOYEES	5	0	45	104	0	724	38	66	0	982
UTAH RETAIL GROCERS	10	0	0	263	64	1,152	98	94	0	1,680
UTAH SCHOOLS FOR DEAF & BLIND	0	0	0	0	0	383	9	25	0	417
UTAH SPORTSWEAR	0	0	0	0	0	13	0	0	3	17
UTAH STATE EMPLOYEES	300	589	0	26,531	6,217	55,471	38	553	50	89,749
UTAH STATE UNIVERSITY	160	0	100	4,859	7,060	6,129	90	367	47	18,792
UTAH TECHNICAL COLLEGE	0	0	0	1	0	104	4	4	0	113
UTAH TRANSIT	0	0	11	1	0	175	2	2	1	191
UTAH VALLEY	3	1	0	287	70	1,538	2	77	42	2,020
UTAHMO	0	0	0	0	0	123	7	9	0	139
UTELCU	156	157	198	35,516	3,183	29,953	3,459	3,220	1,064	76,909
VALLEY WEST HOSPITAL	0	0	46	6	0	121	2	17	1	192
VALTEK	0	0	0	0	0	58	5	4	0	107
WASCO	0	0	0	468	0	660	39	58	10	1,235
WATER & SANITATION	4	0	0	35	0	202	7	11	0	259
WEBER SCHOOL DISTRICT	135	0	0	1,785	108	3,868	667	296	20	6,877
WESTERN DISTRICT	0	1	0	0	0	1,568	10	101	10	1,689
WHOLESALE PLUMBING SUPPLY	2	0	71	0	0	181	39	9	1	303
WRIGHT'S EMPLOYEES	0	1	0	0	0	2	0	0	0	3
WYCOFF EMPLOYEES	9	0	91	54	0	248	2	27	5	438
YOUNG EMPLOYEES	13	0	0	0	0	321	8	5	3	350
TOTALS	8,229	2,027	2,522	248,814	63,651	754,322	16,857	34,708	20,220	1,151,205

TOTAL ASSETS OF 191 CREDIT UNIONS

AS OF

DECEMBER 31, 1982

CREDIT UNION	TOTAL ASSETS
A. F. Hospital	218,495
AMCOR Employees	264,943
Acorn	710,145
Airport Employees	12,996
Alpine	9,235,259
American Linen Supply	115,661
American Paper Employees	54,174
Associated	1,819,041
Auto Employees	182,784
Bailey, Inc. Employees	531,250
Bear River Valley	265,599
Beehive State Employees	14,029,983
Bennett's Employees	236,871
Big Valley	278,776
Blue Cross-Blue Shield	835,789
Boise Cascade Employees	209,350
Brotherhood of Railway Clerks	3,027,583
Browning Employees	354,410
Buehner Employees	305,081
CDP Credit Association	4,196,804
Carbon	1,909,661
Carbon Freight Line	466,763
Catholic Community	722,624
Castleton's	66,350
Cedar	632,087
CEE	86,648
Chevron Saltair	542,181
Chevron West	5,272,064
Coca-Cola Employees	172,468
Columbia Iron Mine	206,372
Corporate Central	110,745,037
Cottonwood Hospital	2,143,069
Cummins Diesel Employees	307,126
Cyprus	39,625,298
D & RGW	1,987,719
Davis Schools	9,063,111
Davis Farm Co-op	516,110
Deseret News Employees	1,829,006
Duchesne	226,042
E A Miller & Sons	44,469
Eaton Kenway	158,498
Eimac S.L. Employees	1,934,553
EIMCO	1,574,609
E I M L	8,606,918
EMSCO	155,690
Employees Granite Mill & Fixture	142,310
Employees Quality Linen	83,601
Employment Security	3,793,752
Exchange	548,147
Federal Employees	231,556,048
Federated	551,993
First Unitarian	80,493
Fur Breeders	27,830
GSL	141,377
Galigher Employees	761,758
Garfield Smeltersmens	7,932,274
Garkane	120,457
Grand County	692,978
Granite District	23,305,196
Hafer's Employees	81,265
Health Care	5,110,027
Hercules	10,161,585
Hi-land	1,945,824
Home Builders	78,610

Horse Canyon Employees	868,615
Hotel Utah Employees	943,713
Ireco Employees	205,596
Industrial Supply	122,151
Iron County Educators	1,199,318
Jelco	57,387
Jordan	7,809,377
Jordan Meat Employees	26,756
K.G.	43,686
Kaiser Steel	1,626,907
L.D.S. Church Employees	18,897,063
Lehi Works Employees	348,141
LeVoy's Employees	660,024
Linford	50,358
Logan Cache Rich	1,241,775
Logan City Employees	320,822
M.E.A.	7,013,276
McBee Systems	264,026
McKay-Dee Hospital	4,745,460
Meadow Gold Employees	1,151,712
Milford Railroad	2,066,674
Mini World	11,345
Moroni Feed	1,560,990
Mtn. States Steel	116,326
Murray City Employees	1,880,367
Murray School District	2,667,365
National J.A.C.L.	5,243,526
Nebo	3,015,232
Nephi Community	38,421
Newspaper Employees	2,287,078
Northwest	6,365,387
Ogden Clinic	124,553
Ogden Government Employees	14,022,558
Ogden Municipal	3,994,145
Ogden Railway	53,781,523
Ogden Teachers	2,259,891
Oil Marketers	176,468
Orem Postal	248,742
Pacific Pipe	2,307,154
Peoples Electric	17,536
Phillips Wasatch	1,303,099
Piping Contractors	253,132
Pittsburgh Des Moines	118,830
Plumbers & Steamfitters	2,460,330
Postal	5,653,771
Presto	80,608
Primary Hospital	781,256
Pro of Utah	176,293
Provo City Employees	784,171
Provo Police & Fire Dept.	625,743
Provo Postal	1,290,770
Provo Railroad	3,255,903
Provo School District	3,196,972
Pyke	176,571
Rail Ops	13,616,198
Rick Warner Ford	347,394
S.L. Board of Realtors	498,508
St. Benedict Hospital	330,381
St. Rose of Lima	34,772
Safeway	10,382,172
Salt Lake City Employees	10,898,669
Salt Lake City Fire Dept.	4,089,725
Salt Lake County Employees	2,064,042
Salt Lake Police	4,045,553
Salt Lake Schools	7,849,862
Salt Lake Water Dept.	477,887
Salt Workers	299,378
San Juan Employees	323,929
Schreiber Employees	180,842
S E A Employees	686,802
Snowbird Employees	291,621
South Davis	3,431,219

South Salt Lake	110,656
South Sanpete	198,896
Southern Utah	49,383
Southwest Industrial Area	141,855
Standard Optical	103,842
Strong	39,884
Sweet's Employees	87,737
Tanner Employees	517,670
Texas Gulf Potash Employees	246,136
Thiokol Employees	3,870,326
Tintic	16,415
Tooele County Schools	514,581
Treasury	2,127,986
Tri County	142,435
Tri Steel	34,214
UCB	61,365
U.M.T.A.	4,120,153
U.N.D.C.	157,658
U.O.A.	163,450
Union Carpenters of Utah	2,028,378
UPC	113,158
U P & L	1,053,342
U Ph. A	243,628
U. S. Fuel	2,860,911
Uintah	385,850
Uintah Basin	130,214
University of Utah	22,112,258
Utah Central	21,996,108
Utah Chiropractor	464,265
Utah Club Managers	36,038
Utah Copper Employees	9,390,355
Utah Furniture Association	384,525
Utah Oil Workers	6,728,384
Utah Power & Light Employees	10,641,105
Utah Prison Employees	930,456
Utah Retail Grocers	1,576,706
Utah Schools for Deaf & Blind	367,032
Utah Sportswear	20,769
Utah State Employees	84,453,177
Utah State University	15,157,149
Utah Technical	106,874
Utah Transit	193,383
Utah Valley	1,890,239
Utahmo	140,005
UTELCU	68,119,022
Valtek	52,847
Valley West Hospital	206,163
Wasco	1,215,509
Water & Sanitation	266,245
Weber School District	5,994,003
Western District	1,676,479
Wholesale Plumbing	322,119
Wycoff Employees	426,127
Young Employees	288,557
TOTALS	1,017,347,555

CONSOLIDATED STATEMENT
OF
ANNUAL REPORT OF 191 CREDIT UNIONS
AS OF DECEMBER 31, 1982

ASSETS:

Cash on hand and in banks	19,796,093
Auto loans to members	206,946,145
Real estate loans to members	19,408,139
All other loans to members	331,296,264
All other loan accounts	954,974
U. S. Government obligations	7,014,237
Federal agency securities	8,276,056
Common trust investments (ICU, NIFCU's, etc.)	60,529
Shares, deposits, & certificates in corporate centrals	168,451,600
Shares, deposits, & certificates in banks, s&l's, & MSB's	198,486,034
Loans to other credit unions	1,459,505
Shares in Central Liquidity Facility	424,646
All other investments	6,695,024
(Less) allowance for investment losses (if applicable)	(160,810)
Land & building (net of depreciation)	28,715,088
Other fixed assets (net of depreciation)	7,097,305
Utah Credit Union Guaranty Corporation	1,870,402
All other assets	10,556,324
TOTAL ASSETS	1,017,347,555

LIABILITIES:

Promissory notes	1,741,237
Reverse Repurchase Agreements	106,000
Other notes/Interest payable	713,210
Accounts payable	3,029,605
Unearned discount	494,494
Interest on deposits payable	5,084,587
All other liabilities	3,943,727

EQUITY/SAVINGS:

Certificates of deposit	238,758,988
Share/deposit drafts	50,754,542
Shares	642,690,067
TOTAL SAVING/SHARES/DEPOSITS	932,403,597
Regular Reserve (Guaranty Fund)	34,093,876
Special Reserve for Bad Loans	764,593
Investment Valuation Reserve	659,137
Other reserves	17,656,721
Undivided earnings	16,656,771
TOTAL LIABILITIES & EQUITY	1,017,347,555

LOAN AND DEPOSIT ACCOUNT INFORMATION:

Total loans made during the current year	353,650,010
Real estate loans made during the current year	2,942,602
Amount of loans charged off during the current year	4,698,524
Recovery of loans charged off during the current year	658,029
Savings accounts - \$2,000 or less	179,196,419
Savings accounts - \$2,001 or more	746,613,032
Total Savings Accounts	925,809,451
Certificates classified by type:	
Money market	132,946,676
Jumbo certificates (larger than \$100,000)	37,544,668
Other certificates of deposit	67,883,270
Total certificates of deposit	238,374,614

CONSOLIDATED STATEMENT
OF
SEMI-ANNUAL REPORT OF 187 CREDIT UNIONS
AS OF JUNE 30, 1983

ASSETS:

Cash on hand and in banks	47,017,998
U. S. Government obligations	4,359,877
Federal agency securities	14,733,973
ICU Government securities	1,230,282
Time Deposits in other financial institutions	395,257,832
Common Trust Investments	320,895
U. S. Government obligations	356,420
Federal funds sold	7,343,000
Securities purchased under agreement to resell	111,001
Loans to other credit unions	3,869,474
All other investments	26,487,293
Net loans	596,503,472
Land and building (net)	30,759,759
Other fixed assets (net)	7,962,563
Accrued interest receivable	2,876,477
Prepaid expenses and other assets	12,017,072
TOTAL ASSETS	1,151,207,388

LIABILITIES:

Accounts payable	754,471
Accrued liabilities (excluding dividends/interest payable)	632,088
Accrued dividends payable	4,020,723
Accrued interest on members accounts	2,805,095
Deferred income	329,932
All other liabilities	1,690,904
Borrowed funds	1,321,345
Commitments to purchase securities	1,200,000

EQUITY/SAVINGS:

Certificates of deposit	248,813,880
Share drafts	63,607,821
Shares	754,323,100
TOTAL SHARE/SAVINGS/DEPOSIT ACCOUNTS	1,066,744,801
Federal funds	2,491
Retained earnings - unappropriated	16,808,089
Regular/Statutory Reserves	34,708,626
All other reserves	20,188,823
TOTAL LIABILITIES AND EQUITY	1,151,207,388

SUPERVISED LENDERS

SUPERVISED LENDERS
June 30, 1983

*Indicates head office

<u>Name of Licensee</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Aetna Finance Company 4131 South Redwood Road* 7143 South State 4421 Harrison Blvd. 222 East 1300 South	Salt Lake City Salt Lake City Midvale Ogden Orem	Salt Lake	1969	Thomas E. Wilshire	John E. Thomas	Norman Appelman
Associates Financial Services Company of Utah, Inc. 727 East 2100 South* 110 North Main Street 3867 West 3500 South 9177 South 700 East	Salt Lake Salt Lake City Cedar City West Valley City Sandy	Salt Lake	1969	A. J. Dellavechia	T. S. Landis	J. F. Hughes
Avco Financial Services 9476 South Union Square* 3337 West 3500 South 94 East 3rd North	Sandy Sandy West Valley City Provo	Salt Lake	1973	T. M. Cumming	Phillip J. Cullen	Gary L. Fite
94 Barclays American/Financial 1733 West Carriage Square* 25 Harrisville Road	West Valley City West Valley City Ogden	Salt Lake	1979	W. T. Gwennap	W. C. Tyser Jr.	L. H. Lillien
Beneficial Finance Co. of Utah 1613 West 7800 South	Sandy West Jordan	Salt Lake	1969	Pierre E. Bashe	Deborah E. Tuxward	Elizabeth Dawson
Blazer Financial Services, Inc. 133 East 300 South* 2 nd Federal Avenue 4900 S. Redwood Road, Suite C 2468 Washington Blvd. 230 West Center 17 South Main Street	Salt Lake City Salt Lake Logan Salt Lake City Ogden Provo Tooele	Salt Lake	1974	M. M. Pappas	Gary M. Smith	B. J. Antenberg
C & M Loan Company, Inc. 50 East 1st North*	Manti Manti	Sanpete	1977	Cecil J. Cox	Phyllis O. Cox	Melva D. Cox
C. I. T. Financial Services, Inc. 820 South Main Street* 4700 South 900 East	Salt Lake City Salt Lake Salt Lake	Salt Lake	1969	E. W. May	G. G. Baxter III	M. A. Perillo

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1982 _____ 58

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1983 _____ 41

ADDITIONAL LOCATIONS APPROVED

Name of Additional Locations	Location	Date
Aetna Finance Co.	Orem	4-13-83
TransAmerica Financial Services	Sandy	9-15-82

ADDITIONAL LOCATIONS SURRENDERED

Beneficial Finance Co. of Utah 6594 South State Street	Murray	9-9-82
Citicorp Person-to-Person 3828 South Main Street	Salt Lake	6-15-83
Fidelity Financial Services 41 East 2nd North	Provo	5-16-83
GECC Financial Services 360 South Fort Lane Blvd.	Layton	10-25-82
West Beneficial Finance, Inc. 517 West 2600 South	Bountiful	10-22-82

LICENSES APPROVED

None

LICENSES SURRENDERED

FMA Leasing Co. 2060 East 2100 South	Salt Lake City	12-31-82
GECC Financial Services 1935 South Main	Salt Lake City	10-25-82
General Acceptance Corp. 86 West Center	Cedar City	5-11-83
Guild Mortgage Co. P. O. Box 1004	San Diego, CA	12-31-82
Helper Insurance & Loan, Inc. 19 North Main Street	Helper	5-9-83
Lenders Finance Co., Inc. 34 East 2nd North	Kaysville	1-27-83
Wm. J. Welch, Jr. dba Motor Credit Co. 37 East Main Street	Price	12-31-82
Wasatch Industrial Loan Corp. 30 North Main Street	Heber	10-21-82

CHANGE OF NAME

Reese Finance Co. to: Reese Financial Services	Salt Lake City	12-27-82
Dial Financial Corp dba Dial Finance Co. to: Norwest Financial, Inc.		5-1-83
Dial Finance Co. of Utah to: Norwest Financial Utah, Inc.		5-1-83

CHANGE OF LOCATION

	From	To	
C.I.T. Financial Services, Inc.	West Jordan	Murray	9-1-82

SUPERVISED LENDERS ANNUAL REPORT TO THE COMMISSIONER OF FINANCIAL INSTITUTIONS STATE OF UTAH

49 Supervised Lenders Reporting * December 31, 1981	45 Supervised Lenders Reporting * December 31, 1982
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ASSETS:

Gross Receivables	410,510,177	253,211,862
Less: Unearned discount	137,268,804	46,785,481
Total net receivables	273,241,373	206,426,381
Adjusted net receivables	7,852,394	8,272,788
Cash on hand and in banks	1,725,228	975,321
Real estate (less depreciation)	3,571,075	8,611,768
Furniture, fixtures & equipment (less depreciation)	2,589,931	2,022,968
Deferred charges	1,007,317	1,202,103
Head office clearings	(9,398,967)	127,295
Other assets	10,557,103	3,891,147
TOTAL ASSETS	275,440,666	214,984,196

LIABILITIES AND CAPITAL

Accounts and notes payable:		
Banks	5,752,726	5,874,268
Due Parent Company or Affiliate	145,215,568	118,325,988
Long term accounts and notes	9,576,646	7,877,889
Other Liabilities:		
Accrued expense	(837,470)	653,039
Dealers reserve	2,690,757	1,244,104
Other	5,195,240	(1,246,449)
Net Worth (if individual or partnership)	1,023,562	1,055,645
Capital Stock (if corporation)	73,933,863	5,024,177
Surplus	31,619,131	83,027,637
Undivided Profits	1,270,641	(6,852,101)
Reserve for contingencies	-0-	-0-
TOTAL LIABILITIES AND CAPITAL	275,440,666	214,984,196
Number of Direct Loans	19,641	31,090
Number of Purchased Contracts and Notes	25,967	19,771

*Due to rounding, columns may not total.

SUPERVISED LENDERS
STATEMENT OF INCOME AND EXPENSE

49 Supervised Lenders Reporting * December 31, 1981	45 Supervised Lenders Reporting * December 31, 1982
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INCOME:

Current operating income:		
Interest and dividends on securities	2,686,165	49,602
Charges collected and/or earned	48,459,114	37,638,008
Insurance commission earned	548,390	249,071
Other Income	3,798,461	3,781,683
Gross operating income	55,452,130	41,718,364

EXPENSE:

Salaries, wages, & fees	6,553,572	4,830,012
Taxes (other than income)	442,937	436,530
Depreciation on buildings, furniture, fixtures and equipment	504,407	489,895
Losses - charge offs, and transfer to valuation reserve:		
On Securities	8,230	-0-
On Loans	5,843,311	5,976,694
Other	25,280	17,296
Other operating expense	10,138,333	9,013,933
Total expense (before interest and Federal and State Income Taxes)	23,516,070	20,764,360
Net operating income (before interest and Federal and State Income Taxes)	31,976,060	20,954,004
Interest paid	35,803,191	24,851,694
Net Income (before Federal & State Income Taxes)	(3,827,131)	(3,897,690)
Federal and State Income Taxes	3,301,945	(1,942,710)
Net income (before dividends)	(7,129,076)	(1,954,980)
Interest and dividends paid on capital	-0-	-0-
Net income after dividends	(7,129,076)	(1,954,980)

*Due to rounding, columns may not total.

REGISTERED REGULATED LENDERS AS OF
DECEMBER 31, 1982

TOTAL 1,795

FINANCIAL INSTITUTIONS HOLDING COMPANIES
AS OF 6-30-83

HOLDING COMPANY	LOCATION	AFFILIATE
A.I.D. Financial Corporation	Bountiful, Utah	Western Heritage Thrift & Loan
American General Insurance	Houston, Texas	State Savings & Loan
Amec, Inc.	Las Vegas, Nevada	United Thrift
B.I.G. Corporation	Fullerton, CA	Mountain West Savings & Loan
BA Financial Service Corporation	Wilmington, Delaware	Finance America Corp. Finance America Thrift
Brighton Bancorp	Salt Lake City, Utah	Brighton Bank
Citicorp	New York, New York	Citicorp Financial Corp. Citicorp Person-to-Person Financial
Citizens Bankshares, Inc.	Ogden, Utah	Citizens Bank Charter Thrift & Loan
Columbia Financial	Salt Lake City, Utah	Capitol Thrift & Loan
Commerce Financial	Salt Lake City, Utah	Commerce First Thrift
Control Data Corporation	Baltimore, Maryland	Commercial Credit Company Commercial Credit Plan, Incorporated
Commercial Security Bancorporation	Ogden, Utah	Commercial Security Bank
Community Financial Services	Salt Lake City, Utah	Pioneer Bank
Copper State Financial Corporation	Salt Lake City, Utah	Copper State Thrift
Cottonwood Bancorporation	Salt Lake City, Utah	Cottonwood Security Bank
Davis County Bancorporation	Farmington, Utah	Davis County Bank
Deseret Bancorporation	Pleasant Grove, Utah	Deseret Bank
First Bancorporation	Salt Lake City, Utah	Utah Firstbank Foothill Thrift & Loan
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Utah, N.A.
First Security Corporation	Salt Lake City, Utah	First Security Bank of Utah, N.A. First Security Financial First Security State Bank
First Western Bancorporation	Moab, Utah	First Western National Bank
Home Credit Corporation	Salt Lake City, Utah	Home Credit Thrift
Household International	Prospect Heights, Ill.	Household Finance Corp. HFC Thrift, Inc.
L. E. Ellison Family Co.	Layton, Utah	First National Bank of Layton
Leucadia, Inc.	New York, New York	American Investment Thrift
M. O. Packard Investment Co.	Springville, Utah	Central Bank & Trust Co.
Moore Financial Group, Inc.	Boise, Idaho	Moore Financial of Utah Moore Trust Company
Robert B. Swanner Company	Salt Lake City, Utah	American Fidelity Thrift & Loan
Rocky Mountain Bancorporation	Bountiful, Utah	Rocky Mountain State Bank
	Bountiful, Utah	Rocky Mountain State Bank of Bountiful
San Francisco Bancorp	San Francisco, CA	Overland Thrift & Loan
Sandy Holding Company	Sandy, Utah	Sandy State Bank
Security Pacific Corp.	San Diego, CA	Security Pacific Financial Systems, Inc. Security Pacific Finance Corp. Security Pacific Thrift & Loan
Tennessee Homestead Company	Ogden, Utah	Bank of Utah
Trabanc	Salt Lake City, Utah	Tracy Bancorp Tracy-Collins Bank & Trust
U. S. Bancorp	Portland, Oregon	U. S. Bancorp Consumer Services, Inc. U. S. Thrift & Loan
U.S.A. Corporation	Salt Lake City, Utah	Interlake Thrift
Union Bancorporation	Salt Lake City, Utah	Union Bank
United Financial Services, Inc.	Salt Lake City, Utah	Cottonwood Thrift & Loan
Utah Bancorporation	Salt Lake City, Utah	Bountiful Valley Bank Silver King State Bank Valley Bank & Trust Co. Valley Central Bank Weber Valley Bank
Washington Savings Bank	Salt Lake City, Utah	Intermountain Thrift
Western Home Financial Corp.	Salt Lake City, Utah	Beehive Thrift & Loan
Zions Utah Bancorporation	Salt Lake City, Utah	Pioneer State Bank Zions First National Bank Lockhart Company

UTAH BUSINESS DEVELOPMENT CORPORATIONS

The following companies have filed under the Utah Business Development Corporation Act:

American Fork Business Development Corporation, American Fork, 5-17-68.

DISSOLVED

Utah Business Development Corporation - Dissolved 11-2-82

EXEMPTED ISSUERS OF TRAVELERS CHECKS
AS OF JUNE 30, 1983

American Express Company
Travelers Express Company

New York, New York
Minneapolis, Minnesota

Appropriation Number 6810
Approval Number 8100207

<u>Name of Licensee</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Chase Manhattan of Utah 370 East South Temple*	Salt Lake City Salt Lake	Salt Lake	1981	Robert Kettenmann	Michael E. Carlson	Robert Kirland
Citicorp Person-to-Person Financial Center 3601 South 2700 West* 1178 Brickyard Road 10 West First South University Mall C-52 2350 Washington Blvd. 3601 South 2700 West 195 East 6100 South	Salt Lake City West Valley Salt Lake City Salt Lake City Orem Ogden West Valley City Murray	Salt Lake	1974	Barry C. Burkholder	George Poland	Robert Williams
Deamer Loans of Ogden, Inc. 411 Washington Blvd.*	Ogden Ogden	Weber	1969	M. J. Deamer	Kay Hansen	Sandra Montano
Duce Finance and Loan 3650 South State*	Salt Lake City Salt Lake City	Salt Lake	1969	George S. Malouf Jr. and Kristeen Allem, Partnership		
Fidelity Financial Services 1864 South State* 2957 Washington Blvd.	Salt Lake City Salt Lake City Ogden	Salt Lake	1965	F. A. Stang	Roger Stockmo	Roger Stockmo
96 Finance America Corporation 341 East 1300 South*	Orem	Utah	1977	E. F. Rabenold	C. J. Eby	P. Gupta
First Surety Finance of Utah 911 South State*	Salt Lake City	Salt Lake	1969	Aline R. Burton	Jacob Burton, Jr.	Jacob Burton, Jr.
First Western Security 50 South Main, #1100*	Salt Lake City	Salt Lake	1975	Brian C. Swinton	Frank E. Moss, Jr.	Frank Moss, Jr.
Ford Motor Credit Company 4568 South Highland Drive, St. 220*	Salt Lake City	Salt Lake	1969	K. Whipple	H. D. Smith	W. F. Blood
George Finance Co. 446 East 5th South*	Salt Lake City	Salt Lake	1969	Partnership: Mitchell M. George and Nada C. George		
Household Finance Corporation 277 South Main* 2315 Washington Blvd. 132 West Center Street	Salt Lake City Salt Lake City Ogden Provo	Salt Lake	1969	W. D. Hendry	J. D. Pinkerton	R. K. Braasch
Larsen Financial Services, Inc. 2651 Washington Blvd.*	Ogden	Weber	1976	Richard B. Larsen	Lila D. Larsen	Richard B. Larsen
Lincoln Mortgage Corp. 708 South Main*	Logan	Cache	1975	Hoyt F. K. Kelley	R. E. Johnson	R. E. Johnson
Lyons Financial Services, Inc. 247 East Center*	Provo	Utah	1977	Gary M. Lyons	DeEtte Lyons	DeEtte Lyons

<u>Name of Licensee</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Midland Financial Services 2880 South Main*	Salt Lake City	Salt Lake	1977	Lynn G. Westlund	Carolyn S. Westlund	
Model Finance, dba Model Finance of South 3662 Wall Avenue*	Ogden	Weber	1969	Partnership:	J. P. Kenny	H. M. Kenny
Nebo Financial Services 25 North Main*	Spanish Fork	Utah	1976	Michael Erickson	Marilyn Erickson	
North Ogden Logan Co. 411 Washington Blvd.*	Ogden	Weber	1969	M. J. Deamer	Kay Hansen	
Norwest Financial, Inc. 2542 Washington Blvd.*	Ogden	Weber				
Norwest Financial Utah, Inc. 340 South Main Street*	Salt Lake City	Salt Lake				
273 W. 500 S. Store 17	Bountiful					
312 North Main	Logan					
6121 South State	Murray					
180 West 36th Street	Ogden					
Grand Central Plaza	Orem					
Olympic Finance Co. 140 South Main*	Pleasant Grove	Utah	1974	R. E. Fox	Dee Fox	Ronald Fox
Personal Finance Corporation 2 South Main*	Pleasant Grove	Utah	1969	W. LaMonte Robison (Trustee)		
Pioneer Financial Services c/o Citizens Nat'l Bank 2168 Washington Blvd.*	Ogden	Weber	1973	Gary S. Harris	Gary Nuffer	
Reese Finance Company 1760 West 1900 South*	Salt Lake City	Salt Lake	1973	Dale L. Reese	Marian Reese	Marilee Reese
Richards Finance 445 East 2nd South #299*	Salt Lake City	Salt Lake	1969	Vernon L. Richards	Beulah Richards	Vernon Richards
City Finance Company of Oklahoma, Inc. dba S.F.C. Financial Services 50 So. Main St., Suite 460*	Salt Lake City	Salt Lake	1981	R. W. Smith	John R. Walker	John R. Walker
Siegel Mobile Home Group, Inc. dba Siegel Financial Services and Mobile Home Acceptance Corporation 1018 Atherton Drive*	Salt Lake City	Salt Lake	1969	Dan Siegel	Gayle H. Luth	Gayle H. Luth
Sunset Loan Company 411 Washington Blvd.*	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Kay Hansen

<u>Name of Licensee</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Terrace Loan Company 411 Washington Blvd.*	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Jody Deamer
TransAmerica Financial Services 2075 South 7th East* 525 South State Street 1213 North Main Street 253 East Main Street 1455 South State Street 3624 South 2700 West	Salt Lake City Salt Lake city Clearfield Logan Price Orem West Valley City	Salt Lake	1969	F. E. Sennott	S. A. White	R. A. Christie
Vermillion Finance Co., Inc. 36 North 300 West*	Kanab	Kane	1976	John O. Vaughn	George L. Bunting	LaDe11 K. Alvey
West Beneficial Finance, Inc. 3044 West 3500 South* 6594 South State 3365 Washington Blvd. 908 South State Street Space A-3, Castle Rock Square	West Valley City W. Valley City Murray Ogden Orem Price Logan	Salt Lake	1970	Robert E. Styles	Deborah Tuxward	Elizabeth Dawson
J. Owen Yeates 1497 East 1780 North*		Cache	1977	J. Owen Yeates (Owner)		